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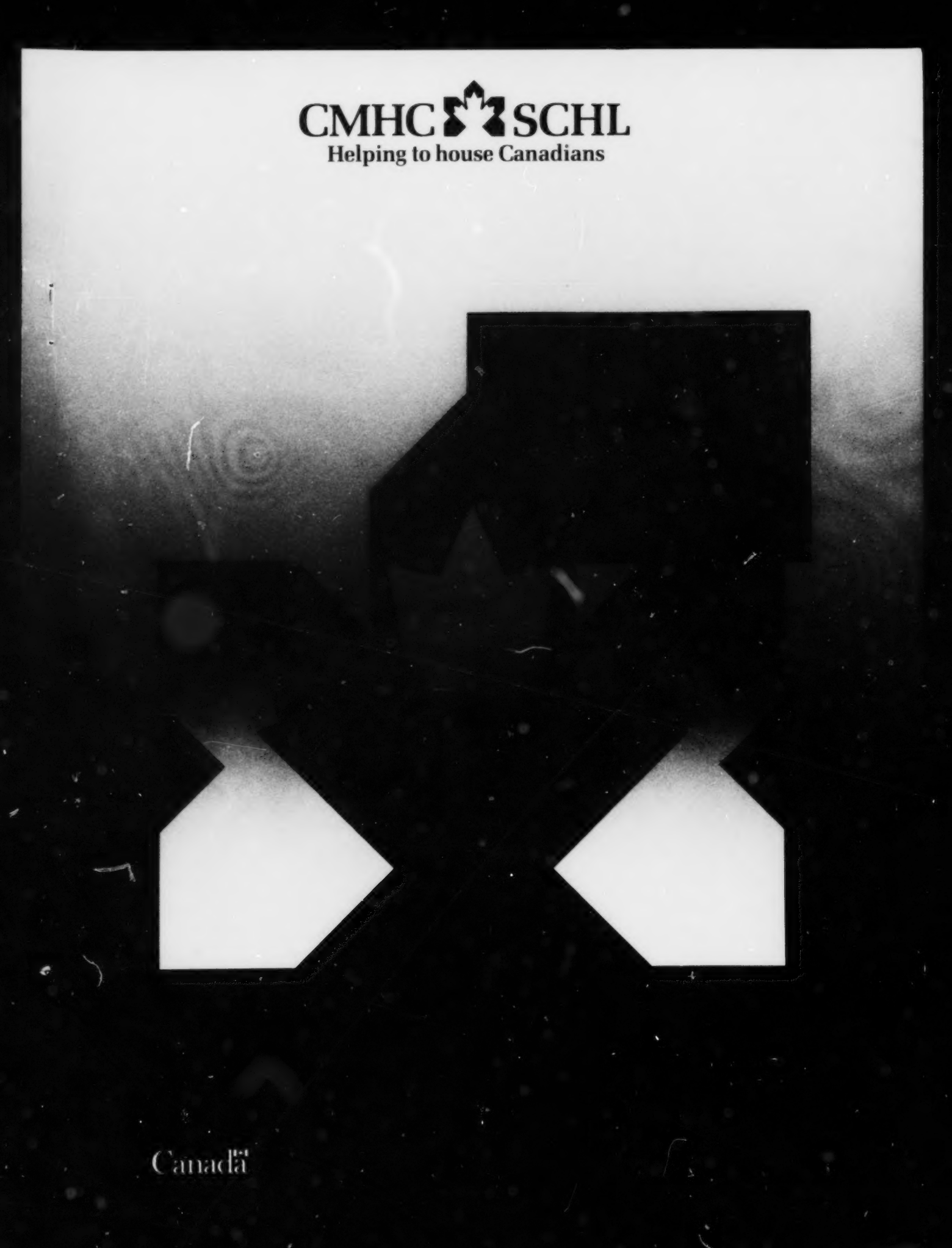

Canada

Building Homes from the Grassroots

A Report on the Whitney Pier Self-Help Housing Project

Prepared for the

Canada Mortgage and Housing Corporation

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Foreword

This study was funded by the Canada Mortgage and Housing Corporation and the Centre for Community Economic Development. In preparing it I had the support and input of a Local Advisory Committee consisting of: John Hugh Edwards (St. Francis Xavier University Extension Department), Rankin MacSween (New Dawn Enterprises Ltd.), Brian McIntosh (United Church of Canada), and Stewart Perry (Centre for Community Economic Development). Stewart Perry also served as Senior Research Counsel providing supportive guidance throughout the research project and vital assistance in editing and assembling the final report. CMHC staff members--Sharon Matthews, Mike Birtles, and Janet Kiff-Macaluso--also provided helpful and patient support; Sharon Matthews contributed valuable feedback, questions and suggestions, at various stages in the development of the study. Video footage, prepared as part of the documentation study, was contributed by Lisa Morrison and the Beaton Institute of the University College of Cape Breton.

Of course, such a report would not have been possible at all without the efforts of the many groups and individuals who actually made this housing initiative happen. It is their story which the report attempts to tell.

While all of these contributions are gratefully acknowledged, the views expressed in the following pages are ultimately those of the author for which he accepts full responsibility.

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Un rapport sur le projet d'autoconstruction de Whitney Pier

Whitney Pier est une localité multiethnique de la région de Sydney, en Nouvelle-Écosse, qui se compose surtout de travailleurs. À l'automne de 1989, dix familles à faible revenu ont joint leurs efforts pour trouver le moyen d'accéder à la propriété à un coût abordable. La présente étude fait le point sur leur expérience.

Le groupe disposait de ressources limitées à ses premières réunions. Mais grâce à un effort conjoint, les partenaires ont su réunir les éléments nécessaires à la construction de dix maisons individuelles.

Le projet a nécessité la mise en commun des ressources publiques, communautaires et privées. La Société canadienne d'hypothèques et de logement, d'une part, a offert une subvention de 8 000 $ au maximum par maison. Cette somme était destinée à l'embauchage d'un directeur des travaux et d'autres ouvriers qualifiés (des plombiers et des électriciens par exemple) chargés de superviser et guider les futurs propriétaires-occupants et d'autres bénévoles participant aux travaux. Par son intervention, la SCHL tentait de trouver des réponses à certaines questions. Une telle approche, notamment, pouvait-elle donner lieu à des maisons abordables, sans aide permanente de la part du fédéral? La SCHL a en outre assuré le prêt hypothécaire de chacun des nouveaux propriétaires.

D'autre part, la ville de Sydney fournissait gratuitement 10 terrains à bâtir, tandis que l'Église unie du Canada consentissait des prêts sans intérêt ou à intérêt réduit. Enfin, chaque propriétaire a obtenu un prêt hypothécaire correspondant à environ la moitié du coût de sa maison.

Le document relate les faits de façon claire et directe. La première partie passe en revue toutes les étapes du projet de Whitney Pier, depuis sa conception jusqu'à l'achèvement des quatre premières maisons. La deuxième partie fait le point sur les principales leçons tirées de l'expérience. Enfin, la troisième partie tire des conclusions sur l'efficacité générale du projet et sur la possibilité d'appliquer le concept de l'autoconstruction à d'autres initiatives du même genre.

Le rapport conclut que l'autoconstruction est un concept tout à fait viable. La question est toutefois de savoir si les participants éventuels seront disposés à apporter la contribution requise, selon la situation. Pour être mené à bien, un projet d'autoconstruction peut nécessiter une part considérable d'engagement personnel, d'organisation communautaire et d'innovation de la part des institutions, comme ce fut le cas à Whitney Pier.

Introduction

Whitney Pier is a multi-racial, multi-ethnic, predominantly working class community located on the northeast side of Sydney, Nova Scotia. In the fall of 1989, ten low income Whitney Pier families came together to search for ways to achieve affordable home ownership within their community. This study documents their experience in undertaking an innovative, self-help housing initiative.

When the Whitney Pier housing group first began meeting it had relatively few resources at its disposal. However, through a grassroots organizing effort it was eventually able to piece together the elements required to build ten single-family houses. *The purpose of this study is to identify the obstacles which were encountered in carrying out this project, the strategies used to overcome them, and the lessons which the experience may hold for other people interested in the development of affordable housing.*

The project undertaken by the Whitney Pier Non-Profit Housing Society (WPNPH) involved the pooling of resources from public, community, and private sources. The City of Sydney contributed ten building lots; the United Church of Canada provided interest free and low interest loans; each of the home owner families arranged conventional mortgages through the Royal Bank of Canada for at least half the cost of the houses; and the Canada Mortgage and Housing Corporation (CMHC) contributed a grant of $8000. per house to hire a construction manager and other skilled labourers (e.g., plumber, electrician) to supervise and train the home owners and other volunteers who were to build the houses. In addition, CMHC provided mortgage insurance for each of the houses.

The Canada Mortgage and Housing Corporation is a federally-owned Crown corporation whose mandate is "to promote the construction of new houses, the repair and modernization of existing houses, and the improvement of housing and living conditions." It facilitates the development of a sound private housing market, offers a variety of social housing programs, and provides an array of support services including, for example, housing-related research and development.

The funding support which CMHC offered the Whitney Pier self-help housing project was provided through its Strategic Planning and Policy Development Division. In providing this support CMHC wished to test the effectiveness of self-help housing as a response to the housing needs of low income families. In particular it wished to answer such specific questions as:

(1) Could an up-front grant provided by the federal government help families gain access to other sources of community and private resources?;

(2) Could largely unskilled workers with supervision and training provided by a construction manager and other skilled labourers competently build good quality houses?; and,

(3) Would houses developed in this way be affordable for families without any ongoing government assistance?

This documentation study was sponsored by CMHC in part to examine these questions and in part to make the broader experience of the Whitney Pier initiative accessible to other groups interested in self-help housing.

The following report was prepared on the basis of interviews conducted with the key participants in the project and the participant observation of the author. A local advisory group consisting of individuals experienced in community organizing and non-profit housing also offered reflection and insight.

The format of the report is straightforward. The opening section tells the story of the Whitney Pier housing project from its origins through the completion of its first four houses. The second section identifies key points learned regarding six major aspects of the project. The final section draws conclusions about the overall effectiveness of the project and the prospects for self-help housing as a strategy which others may use to develop affordable housing.

I. The Whitney Pier Self-Help Housing Project

Identifying the Need

In 1975 a series of substandard houses on Tupper Street were demolished as part of a municipally sponsored Neighbourhood Improvement Program. Many of the families living in these houses were provided accomodations in new public housing units elsewhere in Whitney Pier. Sydney City Council decided that the land on Tupper Street would be set aside as a greenbelt to serve as a buffer between the remaining residential area and the adjacent lands of the Sydney steel plant.

In the spring of 1987, Lem Skeete, a senior member of the Whitney Pier black community, began thinking about uses for the dormant Tupper Street land. As a long time community leader, Lem was frequently approached by people looking for advice and assistance on matters ranging from job opportunities to human rights violations. On several recent occasions, Lem had been contacted by local residents in need of affordable housing. One such conversation was with a single mother, another with an older man and his wife who were required to leave public housing now that their youngest child had reached age eighteen. In both cases, Lem knew that these low income families were likely to end up in substandard housing. Meanwhile the land on Tupper Street where people once had lived remained vacant. From the overpass connecting Whitney Pier with the rest of the City, as from the window of his office in the United Missicn and Whitney Pier Day Care Centre, Lem could see the Tupper Street land and was reminded both of what had been there and what could be. That summer Lem arranged for students hired on a summer employment grant to survey the blocks around Tupper Street in order to determine specifically who in the community was in need of improved housing.

One evening the next fall an open meeting was held to discuss the educational needs of the Whitney Pier black community. In the course of the meeting people were asked to name other needs that existed in the community. Housing was again identified as one of the major concerns and people were again asked to submit their names if they were interested in obtaining more adequate housing.

At this point, Lem decided to take some preliminary steps to see if the Tupper Street land might be re-developed. He paid a visit to Mayor Manning MacDonald to see how the City would feel about a new Tupper Street housing project. Having received a generally positive response from the Mayor, Lem went to see the local manager of the Nova Scotia Department of Housing to find out what sort of financial assistance there might be for such a project. After being informed of the existing provincial government programs, Lem was advised to speak with some of the local community development organizations. Accordingly, Lem approached Rankin MacSween, the Executive Director of New Dawn Enterprises, a community development corporation which had developed a substantial number of multiple housing units serving low to middle income families. Rankin suggested that Lem consider a multiple housing project, but Lem was insistent on his desire to build single-family homes. At Rankin's request the architect working with New Dawn prepared a drawing for a Tupper Street housing project consisting of twenty single-family houses.

Despite these initial efforts, the progress towards securing new housing for people in the community was slow. It was now six months since the meeting with the black educators and those who attended this meeting had mostly lost hope that there would be an effective community response to their need for housing. Lem also was discouraged that his contacts had not generated a more substantial commitment to re-develop Tupper Street.

In May, 1988, Lem was given a much welcomed shot of encouragement through a visit he received from a small delegation representing the United Church of Canada. Eric King, Marion Mathieson, and Tim Millie were conducting a needs assessment on behalf of a project initiated within the Maritime Conference a few months earlier. The Economic Animation Project was a two year initiative to stimulate Church involvement in addressing the social and economic needs of Maritime communities. Eric King had been hired as the project's "animator", while Marion and Tim were members of the Sydney Presbytery who were working with Eric to identify needs in their community. Lem was contacted because he was known to be an active member of the United Church with extensive community involvement.

In the course of this needs assessment meeting, Lem mentioned that one of the foremost concerns of the Whitney Pier community was the need for good quality, affordable housing. Eric King responded immediately that the development of affordable housing

was precisely the kind of initiative that was of interest to the Economic Animation Project. Lem was delighted with such a positive reaction and left the encounter with renewed hope and energy. He later went so far as to announce to a meeting of some of the local people interested in housing that their problems were solved, the United Church was going to build houses for them!

In actuality building houses "for" people was not at all the intention of the Economic Anmation Project; working "with" people to find a way to build houses, however, was a possibility. Besides Sydney, the Animation Project was conducting its needs assessment in four other Maritime communities. Through the needs assessment it intended to select two communities in which to concentrate its efforts for the remainder of the project's mandate. The aim of the needs assessment was not only to identify needs, but also to identify if there was a useful role that the Church might play in relation to those needs and to determine if there were people in the community with whom the Church could work.

In Sydney the needs assessment team met with representatives from a number of groups and agencies, including three or four community development organizations. One meeting included representatives from two such community development groups, New Dawn Enterprises and the Sydney and Area Community Futures Committee. In this session, it was made clear that New Dawn had a committed interest in meeting local housing needs and that the Futures Committee saw its role as providing support to local groups trying to create responses to the social and economic challenges facing people in the Sydney area. Eric Leviten, a staff person with the Futures Committee, also mentioned that one initiative in which the Committee was already interested was a multi-cultural restaurant project in Whitney Pier. Lem Skeete, who was representing the Whitney Pier black community on the Futures Committee, was one of the chief participants in that project. When asked about activities related to the concerns of women in the community, Eric indicated a strong interest on the part of the Committee to develop a project with this focus.

In November, 1988, the Maritime Conference Committee of the Animation Project met to determine in which communities it would focus its energies for the next year and a half. At this session it decided that Sydney offered an opportunity for the Church to do valuable and effective work. The two projects on which it would concentrate in the Sydney area were a women's centre and Whitney Pier housing. New Dawn, the Futures Committee, and several other

local community organizations contacted during the needs assessment were seen as valuable co-participants in pursuing these projects.

Over the next nine months most of the work relating to Whitney Pier housing revolved around attempts to create bases of organizational support. In monthly visits, Eric King worked with the Sydney Presbytery to establish an Animation Project "working group". The Working Group included both ministers and lay people. Lem Skeete was asked to join the Working Group both due to his involvement with the housing project and because of his longstanding membership on the Board of the United Mission, the Presbytery's community service organization. At this stage, all members of the Working Group were being introduced to the idea of "economic animation" and what role they might play in it. The housing project became a learning experience, an orientation both to housing issues and to the work of animation.

During this same period, Eric King, Eric Leviten and Lem Skeete made efforts to establish a Whitney Pier community development group. There was no broadly oriented community development structure in Whitney Pier to support specific initiatives. It was hoped that an umbrella group could be formed which would assist such projects as the multi-cultural restaurant and the housing initiative. A group of Whitney Pier residents met throughout the spring and summer but eventually faltered when one of its key leaders became ill and conflicts began to emerge among some of the other participants. By mid-summer it became apparent that this group would not be able to provide much support if any for the housing project.

When Eric King became aware of these difficulties during his visit in September, 1989, he asked Lem if a meeting could be arranged with the people directly interested in housing. A meeting was quickly organized and a half dozen people were able to attend. The participants in the meeting were members of lower income families who were experiencing problems with their present housing and had been unable to secure more adequate housing through the routes familiar to them. Eric King talked with them about steps they might take to organize their own efforts to meet their housing needs.

During this same visit, Eric Leviten confirmed his decision to leave his position with the Sydney Futures Committee. For a long time Eric had been dissatisfied with the Committee's work and all the more frustrated with his own inability to help the members

of the Committee determine a meaningful and productive role for the organization. He was particularly discouraged by the difficulties the Committee experienced in organizing its energy around one or another of the many worthwhile objectives of interest to its members.

Despite his decision to leave the Futures Committee, Eric Leviten was still interested in working with Lem, Eric King and the Animation Project in Whitney Pier. At this point he had little sense in practical terms of what might be in store. What he knew was that there was a clearly defined need, namely, housing; that Whitney Pier seemed to be a dynamic community with character and vitality; that he had confidence in the commitment of both Lem and Eric King and valued working with them; and that he could envision both measures to meet the housing need in Whitney Pier and other community development objectives.

At the next meeting of the housing group, Eric began to learn about the needs of the group members and their goals. At this stage, Lem did much of the speaking on behalf of the group. He told the story which he was to tell time and again over the months ahead. To Eric's surprise there was more to the story than the need for housing itself. Apparently, nearly all of the people who became involved in the group were children of the families who had formerly lived on Tupper Street. When the houses were demolished the families were scattered beyond the Tupper Street neighbourhood in various parts of Whitney Pier and other areas of Sydney. The children, now with young families of their own, wished to return to the neighbourhood and build houses where their families used to live. For Lem a crucial part of this project was re-developing the community; for the families it was a matter of returning home.

In total, ten families were represented in these early meetings and formed the core membership of the housing group. On the whole, the make-up of the group was very similar to the composition of the Tupper Street neighbourhood itself. Of the ten families five were black, three white and two bi-racial. Economically, the families had low to modest incomes. Most were earning twenty to twenty-five thousand dollars a year or less; three were receiving social assistance through either the provincial or the federal government. While most of the families consisted of young married couples with one to three children, two families were headed by single mothers and one consisted of three adult siblings with one child. Of the ten original families, two eventually withdrew from the housing group choosing for personal reasons not to build houses at that time. Two additional families

were later selected from an informal "waiting list" which developed as the group's work began to bear fruit.

The prospect of building homes on Tupper Street was attractive to each of the families for somewhat different reasons. Several were especially concerned about the poor physical condition of their present housing. They cited severe leaking, fire hazards, and overcrowding among the problems. Some felt insecure in their present housing arrangements due to problems in their relations with their private or public landlords. Others were particularly concerned about the financial aspects of their housing situations, especially the fact that they were paying nearly as much in rent as they might pay for a mortgage on a house of their own. For many a major reason for joining the group was the fact that they presently were living some distance from the Tupper Street neighbourhood and felt cut off from the community which they considered to be their home.

Looking for Partners

Throughout the fall of 1989, the housing group met on a weekly basis. Many of these meetings were organized around discussions with representatives from various housing agencies. The overall purpose was to clarify what options were available to the group. A second purpose was to develop a common base of knowledge within the group. Various group members had previously sought information on their own and the resulting knowledge of housing programs was sketchy and inconsistent. A third purpose was to make the housing agencies aware that they were not dealing with individuals but with an established group of people with the specific goal of building houses on Tupper Street.

During this period Eric Leviten and Lem Skeete contacted New Dawn once again. New Dawn continued to be interested in the project but particularly in terms of a CMHC Continuous Coop. Many of the multiple unit housing projects which New Dawn had developed since the mid-1970's had been built under CMHC programs. Most recently it had utilized the Continuous Coop program. Although Rankin MacSween felt that Continuous Coop was a "Toronto program", more attractive to people living in large urban centres where affordable home ownership is a less viable option than for many Cape Bretoners, this was the sort of housing for which a CMHC

program was in place. As a community development corporation, New Dawn sought to meet community needs but in accordance with sound business principles. While people in Whitney Pier might want to build single-family houses, it was not at all clear how they might finance either the houses or the development process. Under the Continuous Coop program, however, CMHC would provide funds both for construction and for New Dawn's time in organizing and developing the project.

Since the members of the group were clear that what they wanted was single-family houses, New Dawn's suggestion was again put aside and contact was made instead with another local non-profit housing and community development organization, the Cape Breton Labourers' Development Company (CBLDC), which built only single-family houses. CBLDC was a recently established organization which had developed out of the leadership of three members of the Labourers' union executive. With the help of the Centre for Community Economic Development in Sydney, the union leaders had designed an innovative and promising housing program. A revolving housing fund was established through payroll check off contributions from union members and an initial set of grants and loans from union, church and government sources. With this fund CBLDC directly financed the building of houses, adding a fifty percent administration fee, and charging off their costs to the home owner in monthly payments over a twenty or thirty year period. Effectively CBLDC had devised a way to finance house building at an interest rate of approximately five percent. With other cost saving steps included, CBLDC was able to build single-family houses on extremely affordable terms.

Eric Leviten had learned about CBLDC while working with the Futures Committee. He helped to develop a funding proposal submitted to the Canada Employment and Immigration Commission (CEIC) requesting a $300,000. grant. One of CEIC's concerns was that CBLDC be open to serving the housing needs not only of its own union members but of other people in the community. Eric felt that there might be a match between the needs of the Whitney Pier group and the commitment of CBLDC to assist non-union members.

The initial meeting between the Labourers and the Pier group was a very positive one. The Labourers strongly affirmed the desire the Pier group expressed toward home ownership. They also praised the initiative the group was taking by working together to achieve their goal and pledged to help the group however they could. The one stumbling point noted along the way, but nearly lost in the flow of positive feelings, was whether or not the Pier

group could fit CBLDC's membership criteria. As the Labourers pointed out they wanted to take in groups other than their own union, but they had not yet determined how to do this. The Labourers expected that their Board would be addressing this matter some time during the next six months. Since they would not be doing any winter construction this year and CEIC was still reviewing the funding proposal, there was time to discuss these matters further.

The members of the Whitney Pier group were pleased with the CBLDC meeting and were prepared to work with the Labourers to sort out what appeared to be details of a working relationship. Eric Leviten was also pleased since he thought the link between these two groups was a natural one and that the mechanisms for working together were relatively easily devised. It turned out, however, that the Labourers had more reservations than had been apparent at the initial meeting. In conversations afterwards, they expressed their concerns regarding a range of sensitivities and complexities: How could the people in Whitney Pier be accomodated within the rating system for determining who would receive the next CBLDC house? Were the members of the Pier group willing to join the waiting list along with one hundred union members who were already there? How would union members react if someone from Whitney Pier who recently joined the program were to receive a house while union members were still waiting? Were the people in Whitney Pier really interested in putting something into the CBLDC program or were they only interested in getting something for themselves?

By this point Eric Leviten had begun renting office space in the Centre for Community Economic Development and therefore saw the Labourers, who also maintained an office there, on a daily basis. Over the next few months Eric tried to respond to the concerns of the Labourers but little progress was made. A meeting was held with several representatives from CBLDC and several representatives from the Whitney Pier group, but the reluctance only grew into resistance. Months later Eric submitted a formal proposal to CBLDC with some slight hope that it might be supported but also out of a need to have a definitive rejection from CBLDC in order to be considered for assistance by other agencies such as the Nova Scotia Department of Housing. Significantly, the formal reply from CBLDC reiterated the earlier praise for the Pier group's initiative while indicating its inability to provide the sort of assistance requested. In fact, the Labourers were generous in the moral support and technical advice they offered the Whitney Pier group through Eric Leviten, even though they did not include the Pier group as members in their program or provide

financial assistance.

While the explorations with CBLDC had been continuing the Pier group proceeded to make other contacts. Rick Hines, regional manager for the Nova Scotia Department of Housing, and Mike Birtles, manager of the local CMHC office, were invited to meet with the group. As usual, Lem provided the background about the group and its aims. He mentioned the demolition of the Tupper Street houses, the scattering of the community, the desire to re-unite it by re-developing Tupper Street, and the generally positive response of the City toward the idea. In response both officials said a few words about the programs available through their agencies. They asked about the income levels of the people in the group and were told that incomes were $20-25,000. per year or less. Rick Hines asked if people had applied for assistance under the province's Family Modest Housing Program. A few had and were deemed ineligible either because their incomes were too low or their debt ratios too high. Mike Birtles indicated that although he wished he had something more to offer, CMHC had no home ownership programs for lower income people in urban areas. If the group were building in a rural area, CMHC might be able to help, otherwise not. The other options available through CMHC, he added, included the Continuous Coop, which the group had already rejected, and some rent subsidy arrangements.

Both officials asked if the group had contacted the Seton Foundation, a local, non-profit housing organization which builds single-family homes for low income families. The Seton Foundation had built a considerable number of houses in Whitney Pier so the group was familiar with its program. In fact, Lem's house was built through the Seton Foundation. In the eyes of the group, however, Lem had been one of the lucky people who had built in the Seton Foundation's early days. Seton Foundation's first fifty houses, it seemed, had been built under special arrangements which allowed the families to eventually own the houses. Other Seton houses were built under rent subsidy programs. Some families known to the group had been confused about their tenure status and were later distressed to realize that they were not home owners but tenants. The members of the group were clear that they were not looking for a home rental arrangement.

Mike Birtles advised the group to think seriously about whether home ownership was the appropriate goal given the low family incomes involved. While acknowledging that home ownership was a goal that many, if not most, families held, he pointed out that there were financial tradeoffs to be born in mind. What

would people have to give up in order to shoulder the expenses associated with home ownership? Given their financial circumstances, maybe the less costly rental arrangements did have advantages.

With these comments the tensions which had been growing as the meeting progressed reached a peak. One member of the group stated most definitively that this group had gotten together to find a way to build their own homes and this was what they were going to do. It might take them years to save and raise the money, but one way or another they were going to do it, whether or not the government thought it was a good idea and whether or not the government was prepared to help. The group was united behind this declaration. Not too many minutes later the meeting adjourned.

The next resource person the group invited to a meeting was Louise MacNeil who had recently taken on the role as Habitat for Humanity's organizer for Atlantic Canada. Habitat was an American-based, international organization committed to developing housing for people with low incomes. With guidance from the parent organization, local affiliates were to organize themselves, raise funds through non-governmental sources, and involve prospective home owners and other volunteers in collectively building houses. Eric Leviten had met Louise through the Centre for Community Economic Development where she had been working on a consulting basis. Her chief interest seemed to be in helping to organize community groups, and now, community-based housing groups. Eric hoped that Louise might assist in helping the group in its organizing effort.

At first there was some uncertainty about what role Louise and Habitat might play with the group. Although Habitat sometimes provided financial assistance to affiliates building their first house, it generally was not a source of money. Local affiliates were supposed to raise their own money and eventually manage their own revolving housing funds. Habitat also had a general policy not to use government funds, but to raise funds from the private sector and community or charitable sources. This policy seemed to reflect cultural and ideological concerns more expressive of Habitat's American roots than of the Canadian, and especially the Cape Breton, context. It was also true that Habitat affiliates usually took a number of years to organize and develop. They might take two years to organize and then build one house per year for a number of years. The leaning in the Whitney Pier group tended to be toward building ten houses as soon as possible.

Given these considerations, a not quite clear decision was made that the group would begin to organize itself for the long term as a Habitat affiliate while also working in the short term to build ten houses by means devised locally.

Despite these developments it was still far from clear how the group would build the houses on Tupper Street. When Eric King returned for another visit in November, 1989, he arranged for an experienced non-profit housing worker to fly in for a day to consult with the group. Jennifer Foster was the Executive Director of a non-profit housing organization in Kentville, Nova Scotia, with which the Church had been involved. A year ago Eric King had shown the Presbytery Working Group a video called "The Church and the Hearth" which depicted this organization's work. His knowledge of the Kentville experience was partially responsible for his general sense of confidence that the Whitney Pier project could, in fact, succeed. In addition to the housing group a number of other United Church members and members of the Whitney Pier community were invited to a meeting to hear about Jennifer's work and to discuss the situation in the Pier.

Different people responded to different aspects of Jennifer's account of her work and its possible implications for Sydney. Eric Leviten mainly responded to the long term vision which Eric King and Jennifer derived from the Kentville experience. On the one hand, they saw the establishment of an interfaith housing fund; on the other, the development of a coalition of non-profit housing organizations. In this vision, the interfaith fund would help finance the kind of housing required in Whitney Pier and the coalition would help provide the organizational and technical support, as well as the research and advocacy function, necesssary to make it happen. Brian McIntosh, the United Church minister who was chairing the Presbytery Working Group, also heard this aspect of Jennifer's message, especially the part concerning the church-based fund. Shortly later, Eric Leviten and Brian McIntosh took initial steps in organizing toward these long term goals.

In comparison, Lem identified more immediate steps that could be taken on the basis of Jennifer's input. Jennifer's organization had received some financial assistance from the Nova Scotia Department of Housing. Lem asked Eric Leviten to prepare a proposal and when Eric was slow to take up the task, Lem submitted a request himself. Jennifer's group had also received financial support from local churches, so Lem approached the treasurer of the United Mission to see if the Mission would make some of its funds available to the housing group. Jennifer asked if the group

was legally incorporated and therefore able to receive the land from the City if the City agreed to make this contribution, so Lem began looking for a lawyer who would do the incorporation work at a reasonable rate. Jennifer also asked if the group knew how much the houses would cost. Earlier the group had obtained books of house plans and had begun making choices of plans. Now Lem encouraged them to begin getting cost estimates from suppliers and other contractors. Finally, Jennifer brought with her copies of the information forms which her organization asked potential home owners to complete. Lem proceeded to have copies of these made and later asked each member of the group to fill them out and return them.

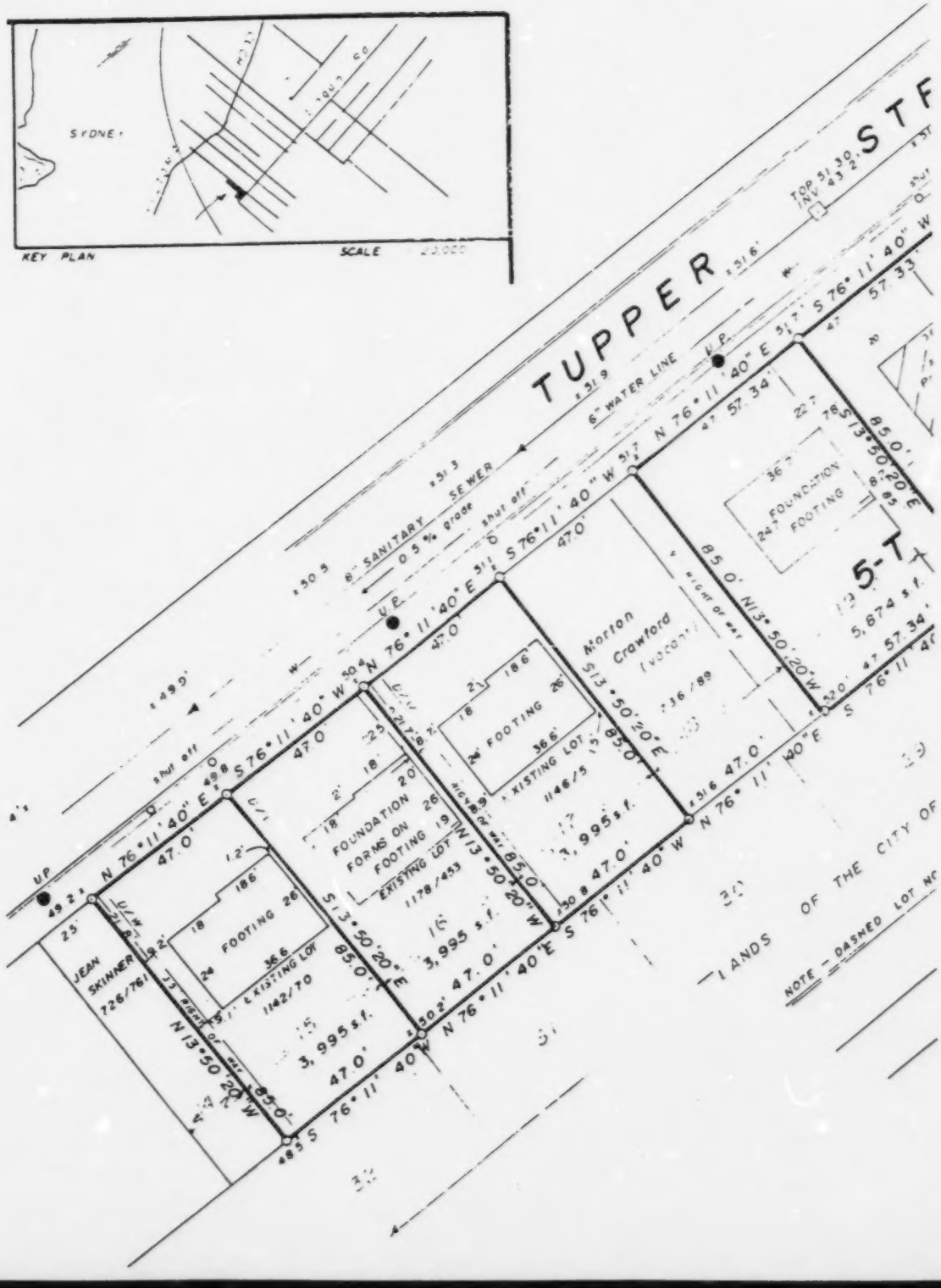
While these activities were occurring, discussions continued with Louise MacNeil about the group's organizational development. Louise felt that the group was lacking structure and suggested a number of steps that could be taken to rectify this such as obtaining office space, keeping formal records and files, establishing sub-committees and delegating tasks. Lem did provide an office in the United Mission and some steps were taken to delegate tasks. Louise proposed inviting other community members with specific skills and knowledge to become Board members and participate on other committees, but this suggestion met some resistance. It was later agreed that the Habitat affiliate should be organized separately from the initial housing group, although with the possibility of there being an overlapping membership.

Periodically in the months following his meeting with the housing group, Mike Birtles sent Eric Leviten a newspaper clip or a report suggesting some innovative means employed to develop affordable housing. One day Mike telephoned to say that he had by chance made contact with Sharon Matthews, a CMHC employee in Ottawa who was involved in a CMHC self-help housing study group. Mike had called Sharon to inquire about the group's work and to tell her about the Whitney Pier endeavour. According to Mike, Sharon, a senior policy analyst with CMHC's Strategic Planning and Policy Development Division, was going to be in Halifax in a few weeks and thought the Pier project was interesting enough that she might come up to Sydney for a day. She did not have any funding, he emphasized, just an interest; did Eric think the group would want to meet with her? After conferring with Lem, Eric indicated that the group would be happy to meet with Sharon. At this point, the group had very low expectations of CMHC, but such a spontaneous show of interest especially from a government agency was a welcome change of pace.

The meeting with Sharon Matthews proved to be frustrating, confusing and, ultimately, encouraging. Initial discussion in the meeting revolved around a number of existing CMHC programs: what about a Continuing Coop? what about an index linked mortgage? Although reasonable proposals from the point of view of CMHC, these programs simply did not fit the economic and social circumstances of the Whitney Pier group. Eric Leviten felt the familiar frustration of trying to squeeze into pre-established government programs which did not meet the need or opportunity at the local level. As Sharon Matthews asked for further information, however, it became apparent that CMHC was actually more willing to look at the specific situation of the Whitney Pier group than it first seemed. Sharon wanted to know what efforts the group had made to achieve their goal, what their income levels were, and what kind of assistance they thought they could get from the City regarding the land and from the churches regarding financial contributions. Upon leaving, Sharon indicated that she could not make any promises but that she would make whatever efforts she could on the group's behalf. Although expectations remained low, Mike's effort to make the contact with Sharon and Sharon's supportive attention were appreciated.

Prior to Sharon's visit the group had met with John Kennedy, a Whitney Pier alderman who was also chairman of the City's Development Committee. In order for the City to grant the land, it would first have to be approved by the Development Committee and then by City Council. Before making the presentation to the Development Committee, the group wanted to know if there were any particular issues it should bear in mind. Alderman Kennedy advised that there were two by-laws which he thought would be significant. One required that the City advertise its intention to sell any land before doing so; the other required that land acquired from the City be put to use for the purpose intended within one year. In any case, he advised the group to submit a proposal; if need be the regulations could be addressed once the will of Council was determined.

On behalf of the group, Eric Leviten prepared a written proposal which was circulated to the aldermen a few days before the Development Committee meeting. Brian McIntosh wrote a letter of support from the Presbytery Working Group which was also circulated to the members of Council. On the evening of the Development Committee meeting, all of the members of the group, Lem, Eric Leviten, Louise MacNeil and Brian McIntosh met at the Council chambers to confirm the seriousness of the group's


KEY PLAN
SCALE
TUPPER
6" WATER LINE
8" SANITARY SEWER
0.5% grade
shut off
U.P.
N 76° 11' 40" E 51.7'
S 76° 11' 40" W 51.7'
N 76° 11' 40" W 50.4'
S 76° 11' 40" E 48.8'
47.0'
85.0'
S 13° 50' 20" E
N 13° 50' 20" W
Norton Crawford (vacant)
1236/89
3,995 s.f.
5,674 s.f.
FOUNDATION FORMS ON FOOTING
EXISTING LOT
1178/453
1146/5
1142/70
FOOTING 26
FOUNDATION FOOTING
JEAN SKINNER
726/761
right of way
LANDS OF THE CITY OF
NOTE – DASHED LOT

EB-1
2LA
3LA
1LA
3-T
4-T
N 76° 11' 40" E
S 13° 50' 20" E
N 13° 50' 20" W
S 76° 11' 40" W
CURRY'S
LANE
ROAD
SYDNEY
PLANNING APPROVAL

interest. After Lem and Eric made an oral presentation, the aldermen responded. One after another the aldermen's comments affirmed the group's desire for home ownership, praised the initiative they had taken, noted the contribution to the re-development of Whitney Pier which they felt the project would make, and acknowledged the financial benefit which would come to the City through the taxes to be paid on these residences in the years ahead. With the resounding support provided by City Council, the group reached a new plateau in its efforts and experienced its first true celebration.

One further comment made at the Development Committee meeting was that the aldermen hoped their action in contributing the land for this project would provide an impetus for other groups waiting in the wings to commit their resources. The housing group had indicated that interest had been shown both by CMHC and by the Church, but that everyone seemed to be waiting for somebody else to confirm their participation. The City was prepared to take the first step. Mike Birtles had indeed suggested that it would be a great encouragement to CMHC if the City did contribute the land. Although rough indications were given as to what sort of support CMHC might give, no specific offer had yet been made. Not long after the official vote by City Council, however, Sharon Matthews returned to Sydney to meet with the group a second time.

The funding package which Sharon Matthews offered the Pier group on behalf of CMHC was almost entirely unexpected. Although it was apparent that Sharon was going to bring news of some funding assistance, the size and form of the package was unanticipated. During that meeting the basic outline of a viable plan for building the ten houses fell into place.

Developing the Plan

The outline of the plan had actually been prepared by Sharon Matthews and formed the basis of the research proposal she presented to her colleagues within CMHC. According to this plan, the City would contribute the land, the Church would make a donation of $5000. per house, CMHC would provide a grant of $8000. per house to hire a construction manager and other skilled labour (plumber, electrician etc.), and the home owners would both arrange a conventional mortgage in the amount of $25,000. and

participate along with other volunteers in the self-building of their homes. Sharon explained that CMHC was making this offer because it wished to test the effectiveness of a self-help strategy for enabling low income families to develop affordable housing. Could an up-front grant on the part of the federal government help families gain access to other sources of community and private resources? Could largely unskilled workers with supervision and training provided by a construction manager and other skilled labourers effectively build the houses? Would such houses be affordable for families without any ongoing government assistance? Sharon was quick to point out that CMHC was offering this assistance upon condition that the financial viability of the project be documented by Whitney Pier Non-Profit Housing. The house costs were to be verified as was the funding support from the Church. In addition, Whitney Pier Non-Profit Housing would have to establish the affordability of the arrangements for each of the families. Although there was still an enormous amount of work to be done, a viable plan seemed to be in hand and the task ahead was well defined.

At this same meeting Mike Birtles suggested that each member of the group make an appointment at a bank or credit union to determine if the necessary mortgage could be arranged. Subsequently, he and Lem arranged to meet with Eric Ferrish, the manager of the Whitney Pier Royal Bank, to brief him on the project and ask for his help in assessing the financial capacity of the group members. Eric Ferrish had only come to work in Whitney Pier a couple of years earlier, but Lem knew him and enjoyed dealing with him. Mike Birtles knew Eric Ferrish through the substantial number of CMHC projects conducted through the Whitney Pier Royal Bank. He also knew that this branch of the Royal Bank did work extensively with low to middle income families and should therefore be able to provide a sound assessment of what was financially viable.

Over the next few weeks beginning at the end of March, 1990, various members of the housing group made individual appointments and completed mortgage applications. Eric Ferrish had directed his staff to process the applications according to all of the normal banking procedures. By the end of this initial assessment it seemed that seven of the ten families would be eligible for mortgages of at least $25,000.

In the group meetings which occurred around this time, a series of concerns began to surface. Some group members were uneasy about CMHC's role in the project. They wanted to know

what, if any, control CMHC would have over the houses built with their funding support. Would CMHC own the houses or would they? Would there be restrictions on the design of the houses or on what people could do in or with their houses as in the case of public housing? Would there be annual reviews of family incomes as in some provincial government programs? Despite earlier assurances from CMHC that there was no basis for these concerns, anxiety persisted.

A second issue which arose was whether the group should be arranging mortgages through the Royal Bank or through the credit union system. Louise MacNeil was particularly in favour of dealing with the credit unions whose funds were kept in the community to a greater extent than with any of the chartered banks. Eric Leviten shared this sense of the credit union's greater commitment to local development. Only one member of the group, however, was a member of the credit union. The others were quite satisfied to deal with the Royal Bank. This was clearly Lem's preference as well. After some preliminary efforts to determine if there were any immediate financial advantages for the group to work through the credit union system, it was concluded that there were not and that the growing tension in the group over this matter was not worth continuing.

A third contentious issue expressed deeper tensions within the group: what kind and size houses would be built? Much earlier, the group members were encouraged to look at possible house plans and for each family to select the one it preferred. At this time, no criteria regarding size or style were discussed or determined. Now that real decisions had to be made about house plans and their affordability, "limitations" and "guidelines" began to enter the conversation. The resulting pressures exposed two underlying points of conflict within the group. The first point pertained to the substantive issue: what was the appropriate type of housing for the group to build? The second point was one of process: who should make this decision and how?

In certain respects, the difficulties the group faced concerning what sort of houses to build was not one of conflicting views, but one of limited knowledge. The group had little realistic idea of building costs; they were not sure about what they could afford; and the physical restrictions of the lots were unknown. On the other hand, there were also conflicts in terms of values and priorities. Lem, for instance, tended to see the advantages in uniformity and in meeting basic housing needs; the prospective home owners, on the other hand, were more concerned

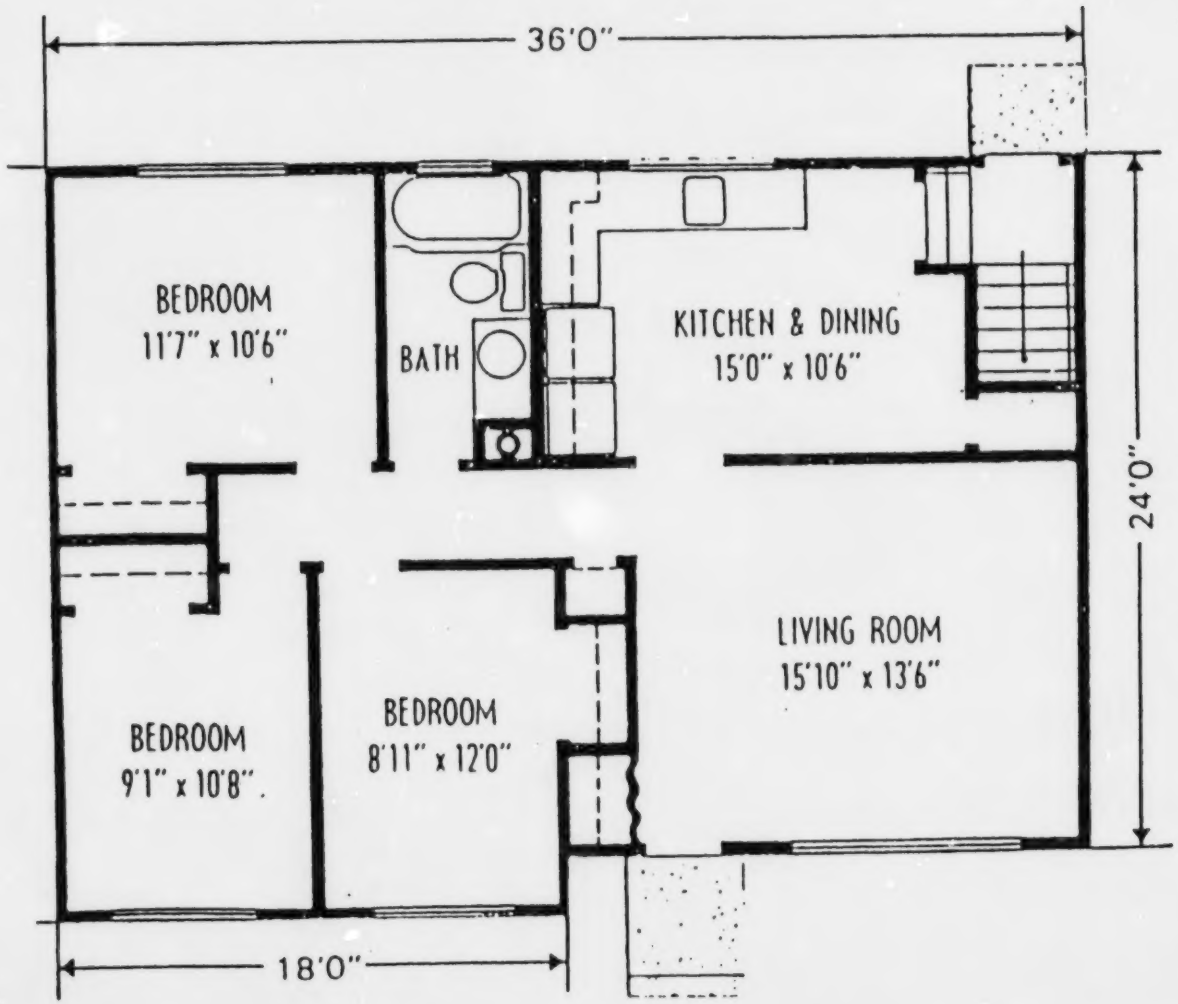
about individuality and in fulfilling as much as possible their housing dreams. These differences were intensified by Lem's focus on the long term responsibilities of Whitney Pier Non-Profit Housing and the more immediate concerns which the members felt about their own housing goals. From Lem's point of view, City land and church funds were being provided to WPNPH to assist low income families meet their housing needs. Consequently, he felt the group should be building basic houses and doing all it could to cut costs along the way. The families, however, were aware that they were going to take mortgages for more than half the cost of the houses and would be paying on those mortgages for the next twenty years. Consequently, they felt they ought to have primary say over what kinds of houses they would build.

Decision-making in the group was never easy. Eric Leviten's assumption from the outset was that the group made decisions by consensus. Meetings occurred at least weekly, information was shared and issues were aired--or so it seemed. Gradually though, signals began to be sent that many of the group members felt that they were not being included in the decision-making process. In an attempt to rectify this situation, it was determined that the group would meet without Lem and Eric to decide which houses the group would build.

The major issue to be resolved was whether or not people should be able to build split-level houses. According to bids obtained by those families wanting to build split-level houses, the building supplies for these houses would only cost one thousand dollars more than the more basic bungalow style house. With this in mind the group decided that it was reasonable for people to build split-levels as well as bungalows.

When Lem and Eric joined the group afterwards, Lem raised some problems with the group's decision and Eric lent his support to some of these concerns. Principally, Lem felt that it was inappropriate to use the special financial support being provided to the group to build more elaborate and expensive houses than they might otherwise build. Eric added that his understanding was that split-level houses were likely to cost as much as five thousand dollars more than bungalows when all of the additional expenses were considered, e.g., higher material and labour costs for the electrical, plumbing and heating systems required for split-level houses. With great reluctance and visible distress

Amherst Bungalow Floor Plan



the decision was eventually reversed.

Discontent around the decision-making process continued to mount over the following weeks. The group approached Louise MacNeil for advice and Louise encouraged the group to organize its concerns, ask for information it felt it was missing, and assert its desire to participate fully in making decisions. When the group did this a confrontation occurred which nearly resulted in at least one participant withdrawing from the project. In the end, the crisis produced an agreement that future decisions would be made by a formal voting procedure and majority rule. Although this improved the situation somewhat, the procedure was not always used and tension continued to emerge periodically around the making of decisions.

Having determined that the group would not build split-level houses, but would only build 24' x 36' bungalow style houses, work began on obtaining firm proposals from suppliers and skilled trades. Rick Hines from Nova Scotia Housing offered the help of a staff person in this tendering process. He also indicated that along the way the Department would look again to see what sort of assistance it might provide.

There were three major difficulties in the tendering process. First of all, the group had already sought bids on at least ten different house plans. It was difficult to approach contractors again with the one basic plan the group had now chosen. Secondly, the group had not prepared precise descriptions of the work and materials for which they were putting out tenders. This occurred in part due to lack of organization and in part due to limits of experience and expertise. Ultimately, the bids received from different contractors were not uniform so assistance was needed in trying to compare "apples and oranges". Entering part way through the process, the representative from Nova Scotia Housing rounded out the rough edges by flagging key points that needed to be clarified.

While the tendering process proceeded, efforts continued on the financial front. Although it was not yet clear how much money might be required from church sources, it was expected that at least $5000. per house would be needed. Lem had already been given strong indications that the United Mission would provide an interest-free loan of $30,000. In order to obtain formal approval, however, some organizing steps were required. Brian McIntosh and Eric King noted some sensitivities within the Sydney Presbytery concerning the United Mission and the use of funds

available to it. With their help steps were taken to address these issues and a meeting of the United Mission Board was called. Eric Leviten was asked to prepare an official letter of request on behalf of WPNPH which Lem submitted to the United Mission. At the meeting, the request met some resistance from individuals who saw other uses for the money or who preferred to continue holding it for future needs of the Mission. In response, Lem, the treasurer of the United Mission, Brian Mcintosh, and Rev. Thomas Whent, who was also a member of the Animation Project Working Group, all spoke in favour of the proposal. In the end, it was agreed that if the money was available, it ought to be put to good use.

In the meantime, Lem had asked Eric Leviten to address the question of affordability in the case of each of the families. Eric obtained a letter from the families authorizing the bank to share with him the results of the mortgage applications. After doing this Eric discussed with the bank manager the means by which the bank determined what size mortgage the bank would allow. Mindful that banks are private businesses with their own financial interests to consider, Eric was concerned that WPNPH make its own evaluation of how much money people could afford to borrow. As he had on a number of other occasions, Eric consulted with other local people involved with non-profit housing organizations. Especially helpful was Joe MacLean, Executive Director of the Seton Foundation, due to his extensive experience in providing housing for low income families. Joe indicated that he generally followed the rule of thumb that low income families should make every effort to keep their basic house payments (principal, interest, and taxes) below twenty-five percent of the total family income. This became the standard for WPNPH.

Using this guideline, the family incomes identified by the bank, and the housing cost estimates which had gradually been determined, Eric began working out exactly what assistance people needed in order for their house payments to be affordable. What quickly became apparent was that the range of incomes in the group was greater than had been realized. While eighty percent of the group had incomes less than $25,000., there were some families whose incomes were appreciably higher. In discussions with Lem, Eric King and Brian McIntosh, it was agreed that the group should consider providing different levels of church support to families with different levels of income. Eventually three different income levels were identified and funding arrangements devised to try to make the homes affordable for each of the families.

In this process, it also became clear that most of the families would need financial assistance from church or community sources nearer to $10,000. rather than the $5000. originally anticipated. In large measure this was because the funds available from church groups were in the form of loans rather than donations. Learning of this Brian McIntosh followed up on a lead identified earlier about funds available through the national office of the United Church. He discovered that the Watkins Fund for the Poor was a strong potential source of funds, but that its Board would be meeting in a few days and then not again for at least a month. Brian contacted Eric Leviten and they quickly prepared a proposal seeking a $50,000. interest free or low interest loan. In a matter of days this proposal was approved at the level of the Sydney Presbytery and the Maritime Conference. It was then given a favourable reading by the Watkins Fund Board. Over the course of the next three months, technical legal matters were addressed and a $50,000. low interest loan was granted to WPNPH.

With general assurances that the Watkins Fund support would be made available, Eric Leviten continued making calculations regarding affordability for each of the families. Two types of family situation remained problematic. The first was that of families who were receiving social assistance from the provincial Department of Community Services. Several meetings had been held with a representative from the department who indicated that Community Services was prepared to direct its shelter payments to cover the costs of the mortgages. The second situation was that of families who were not receiving social assistance but whose employment income was particularly low.

While these financial matters were still being addressed, Lem had initiated steps to officially obtain land from the City. The lawyer who had incorporated the group was hired to search the deeds, arrange the mortgages, and prepare an agreement between WPNPH and each of the families. The first step in this process involved hiring a surveyor. Bids were sought and the costs identified. The only funds possessed by the group at this stage were those earned through several small fundraising projects undertaken during the fall. Additional funds would be needed to cover the costs of the survey. Eric proposed to Lem that WPNPH approach the Sydney Futures Committee for assistance. Eric prepared a letter showing the relationship of the project to the mandate of the Committee, particularly its example as a cooperative venture through which government, community groups and the private sector were addressing a significant socio-economic

need. Eric and Lem also made an oral presentation of their proposal to the Committee's Executive. After considerable contemplation the Committee agreed to contribute $3500. to support the housing group's initiative.

While the land was being surveyed and the deeds searched, several other legal matters had to be addressed. First of all, the group needed to decide whether it was going to take out a group mortgage or individual mortgages. The group had been clear for some time that it wanted individual mortgages since people did not want to be liable for each other's house payments.

From a legal point of view, this decision had a number of implications. In order for the bank to provide mortgages to the families, the families would have to be legal owners of the land. However, the intention of the City was to provide the land to the Whitney Pier Non-Profit Housing Society. The City wanted assurances that the families involved were not going to abuse its generosity by living on the property for only a short time and then selling the house for a quick profit. It intended to hold WPNPH responsible to see that the land was used for the purposes for which it was given. Out of these considerations, it was agreed that the City would transfer the land to WPNPH and that the bank would provide the mortgages jointly to WPNPH and each of the families. This posed one additional problem. Under this arrangement the bank could take action against WPNPH if payments were not made on any one of the mortgages. This would again jeopardize the other families since the bank could put a lien against other property held by WPNPH. To solve this problem the bank agreed to waive its right to take action against WPNPH if payments were not made on any particular house; only the family directly involved would be financially liable.

A second major issue which had to be addressed was the exact terms on which the City would contribute the land. On behalf of City Council, the City Solicitor required the families to be prohibited from taking full ownership of the property for a period of ten years. Being more attuned to the extent of their personal financial investment in the houses, the families felt that five years was a more appropriate length of time. Eventually a compromise was reached. The families could not take full ownership for a five year period under any circumstances. Over the next five years they could obtain full ownership by paying the City an agreed upon sum in return for the land. This amount would decrease by twenty percent each year after year five so that after ten years the families could simply assume full ownership without

any payments.

The final major issue pertained to the relationship between WPNPH and the families. Lem supported the City's concern that the land be used for the purposes intended and not for a quick profit. He ultimately accepted the compromise arrangement, although he felt that any payments made on the land ought to be made to WPNPH rather than the City. Lem also felt that WPNPH should have the first option to buy the houses if any of the families decided to sell so that the houses could continue to be used to provide affordable housing for those in need. For their part, the families were concerned that they be able to obtain full market value for their houses if, indeed, they ever did choose to sell. Since the first option to buy did not jeopardize this, it was accepted. Beyond this it was generally agreed that WPNPH need only have a minimal commitment on the part of the families to make their house payments as required and to take reasonable care of the property. Failure to do either of these, however, would be a breach of the agreement with WPNPH and would put WPNPH in a legal position to take over the house.

In June, 1990, a sod turning ceremony had been held so that construction could begin as soon as the rest of the arrangements were ready. Although there were still some loose ends, a number of the families were ready to build by July. The major obstacle now was obtaining clear title to land on which to build. Although Eric Leviten thought the difficulty was with technical problems encountered by the group's lawyer, the group became more and more insistent as time passed that the lawyer was not giving the work his attention or at least not doing what the group requested. What the group wanted was at least one lot of land on which construction could begin. As July turned to August, anxiety reached a peak. Eventually in mid August, Lem and Eric met with the lawyer and the senior partner of the firm to express their dissatisfaction. Following this discussion, a retainer was paid to the law firm, the senior partner took over the case, and four lots of land were secured in a matter of weeks. While this enabled the project to proceed for the time being, other difficulties would be encountered later in the group's efforts to acquire clear title to the remaining six lots on Tupper Street.

Since early spring the housing group had been making efforts to identify volunteers to help in building the houses. In some cases, the families were able to identify a substantial number of relatives, friends and co-workers with some level of skill or experience in house building. In other cases the families could

identify a number of willing novices, and in still others the families were uncertain if they could call upon any more than one or two volunteers with or without previous house building experience. Representatives of the various housing agencies repeatedly cautioned the group not to expect much help from volunteers. In fact, the prevailing opinion was that the group would likely only get assistance from one another. If this were the case even when construction was planned for the summer, concern rose as the likelihood of fall and winter building became greater. In addition to reaching out to the larger community for volunteer participants, the group determined to submit a proposal to the Canada Employment Centre for a Job Development grant. Under the proposed grant, three unemployed persons with some previous experience in basic carpentry work would receive training and work experience while helping to build the Tupper Street houses. Such a grant would provide some assurance that work on the houses would progress whatever level of volunteer participation actually materialized.

Hoping to build in June, ready to build in July if only the land were available, the members of the housing group eventually gave up anticipating when construction would begin. They started to avoid friends and acquaintances who repeatedly asked "So when are you going to start building?". Many people in the community had never believed that the housing group would accomplish anything. Some were in need of houses themselves, but chose not to join the group because they thought it would be a waste of time. The lack of action on Tupper Street was beginning to confirm their doubt. A deep sigh of relief could be heard on Saturday morning, September 22, when a tractor rolled onto the vacant land on Tupper Street to begin digging the foundations.

Building the Houses

During the spring, contacts had been made with several potential construction managers. One proposal was received from a former CMHC building inspector who was presently employed by a local construction company. John Rudderham's proposal was attractive for a number of reasons. First of all, the overall fee sought for his services was well within the budget envisioned by the CMHC grant. Secondly, as a former employee, John was well known to the local CMHC office and Mike Birtles was able to give

John a strong recommendation. In addition to his general knowledge of house construction, John had also served as a supervisor on a number of self-build housing projects under CMHC's Rural and Native Housing Demonstration Program. As a final mark in his favour, John was a former resident of Whitney Pier and expressed a special interest in contributing to a worthwhile community development project.

By September John had made an employment change becoming the general manager of a newly formed residential construction company. Despite the change in positions he was still interested in providing construction management services to WPNPH. Three representatives from the housing group met with John to discuss several issues of concern: Would John provide full-time, on-site management services? Would he be flexible in his work hours to take into account the schedules of volunteers? How did he envision the construction process being organized? It was agreed that John or a journeyman carpenter from his company would be on-site full-time and that work in the evenings and on the weekends could be traded off against regular work hours during the week. It was also agreed that several foundations should be poured at once, but that each house would be made weather tight before work on the next would proceed.

Once the decision was made to hire John it remained to prepare a formal contract. A significant problem encountered in preparing the contract concerned the terms of payment. John anticipated using one of his company's carpenters as the on-site construction manager. Since he would be paying the carpenter a regular weekly wage, he ran the risk of incurring labour costs substantially higher than the total fee proposed for the project. He therefore wished to be paid a set fee for a set period of time worked. On the other hand, WPNPH was operating on a tight budget. It could not afford to pay substantial fees without assurances of results. It wished to make payments on the basis of work completed. In the end, the contract incorporated both perspectives. It was hoped and anticipated that five houses would be built in a thirteen week period for a total fee of ten thousand dollars. In the event that it took longer than thirteen weeks to build the five houses, it was agreed that the parties would assess responsibility for the delay and negotiate an adjusted payment.

The underlying problem was that no one knew how long it would take to complete construction of the houses. The key questions were how many volunteer workers would participate and what skill levels would they bring to the project. John estimated that crews

of four workers per house would be adequate to build the houses in the time allowed, assuming the individuals involved were reasonably capable, if inexperienced, and prepared to work diligently.

Attention had been paid to the issue of volunteer workers months earlier when construction was originally intended to begin. Each of the families was asked to draw up a list of people who were prepared to help in building the house. The families were also asked to identify how much time each volunteer was prepared to contribute and what, if any, particular skills they possessed. In most cases, families were able to identify five to ten prospective volunteers, usually relatives and good friends. Mostly, the skills of volunteers were characterized in general terms. A few were, in fact, journeyman carpenters more than capable of contributing to the construction process. More often, volunteers were people without formal training or credentials who had some previous experience in house building. Finally, there were also a substantial number of volunteers who had no real background in construction work. Often these were young men considered well able to contribute to the building process despite their lack of experience.

When the issue of volunteer workers was discussed at group meetings, the families consistently pointed out that the volunteers who were willing to help build their homes were not necessarily willing to work on any of the other homes. This was a concern since a few families indicated they could only identify one or two volunteers willing to assist them. Two steps were taken in response to this situation. First of all, it was agreed that all members of the group would help each other in building their homes. Secondly, two members of the group agreed to canvas the neighbourhood and ask for volunteers willing to work on any and all of the Tupper Street houses. This effort resulted in a list of approximately thirty names, albeit overlapping appreciably with the lists of individual families.

As the start of construction grew nearer, concern about the availability of volunteers intensified. Even in the spring there had been some doubt as to whether the verbal commitments received from volunteers would translate into actual participation. However, it was felt that the warm weather would help draw people outside and encourage their involvement with the project. The exact opposite was anticipated with construction beginning in the fall. It was expected that people might participate out of an initial enthusiasm but that they would become more and more

reluctant as the weather grew worse. In addition, fall and winter building meant shorter work days. This was especially significant since many of the prospective volunteers, as well as the home owners themselves, had day time jobs and planned to work on the houses on weekends and in the evenings .

Given these considerations it was felt that the Job Development grant proposed to the Canada Employment Centre was of particular value and should be pursued. The three trainees would reenforce the volunteer crews arranged by the families and would provide a core of workers during the regular day time hours. These three individuals would have the same basic profile as the majority of unpaid workers. They were expected to have some previous carpentry experience but relatively little developed skill. The purpose of the grant was to enable these individuals to gain extensive training and experience while also strengthening the work force of the housing project.

When construction began on the first house it seemed that the scepticism which some people expressed about the reliability of volunteers would be confirmed. Although the owners of the first house had identified ten volunteers who had indicated they were willing to help build the house, only one or two were available when the time came. In conjunction with a number of other factors, the initial scarcity of volunteers slowed progress in building the first house and triggered a chain of reactions that significantly complicated the construction process.

Naturally, each of the families were eager to begin building their own house. In the spring it had been agreed that the order of building would be determined by need. On the basis of the physical conditions and costs of each member's present housing, it was decided that Ann and Gideon Lucas would be the first to build, providing their mortgage was in place and title to the appropriate lot of land had been obtained. While the desirability of being the first to build had been apparent, the disadvantages were less evident. Being the guinea pig meant bearing the burden of everyone's inexperience.

In addition to the shortage of volunteers, work on Ann and Gideon's house was slow for a number of other reasons. First of all, it took significantly longer to have a temporary power hook-up installed than anyone had anticipated. Consequently, for the first few days, work proceeded without the aid of power tools. Later, arrangements were made to run an extension cord from the senior citizen's complex located across the street from the

construction site. While this improved the situation, full use of power tools was not possible until the second week of construction by which time the hook-up was in place.

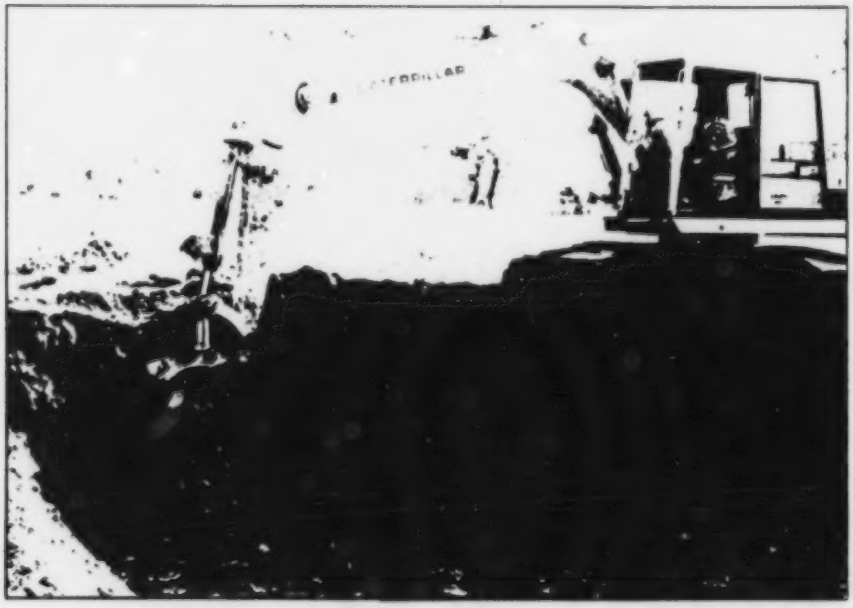
A second factor which slowed the building process was time spent waiting for the necessary building materials. To some extent this reflected the need to develop effective coordination between the construction site and the materials supplier. It also resulted from an unfortunate incident of theft in which a significant supply of lumber was taken from the site. Although the housing group had undertaken to guard the materials through the night, it took an initial theft to establish that the threat of vandalism was both serious and expensive. Further time and momentum was lost waiting for a re-supply of lumber.

Finally, progress in building the first house was slow for the simple reason that the people involved were in the initial stages of a learning process. Not only were people learning the various procedures and skills involved in house construction, they were also getting to know one another. As John Rudderham had commented before construction began, work on the first house was likely to proceed somewhat more slowly. As teamwork developed, and as people's skill and know-how improved, the pace would gradually accelerate.

The slow progress on the first house generated grave concern among some of the other housing group members who were also ready to build. They feared losing their volunteer workers if too much time passed and they ran into the bad weather of early winter. Since the foundation had been poured for the second house, the home owners asked that they begin framing it right away. Even though the first house was not yet weather tight, it was agreed that it was better to begin the second house rather than run the risk of losing the involvement of some volunteers.

The framing of John and Claudelle MacDonald's house proceeded very quickly. A crew of eight workers spent two long weekend days to construct the floor system as well as the interior and exterior walls. In addition to the numbers of volunteer workers, construction was facilitated by the fact that some of the volunteers had substantial experience and expertise. These individuals were able to work quickly and to help guide other participants in the process.

Checking the Survey Pegs



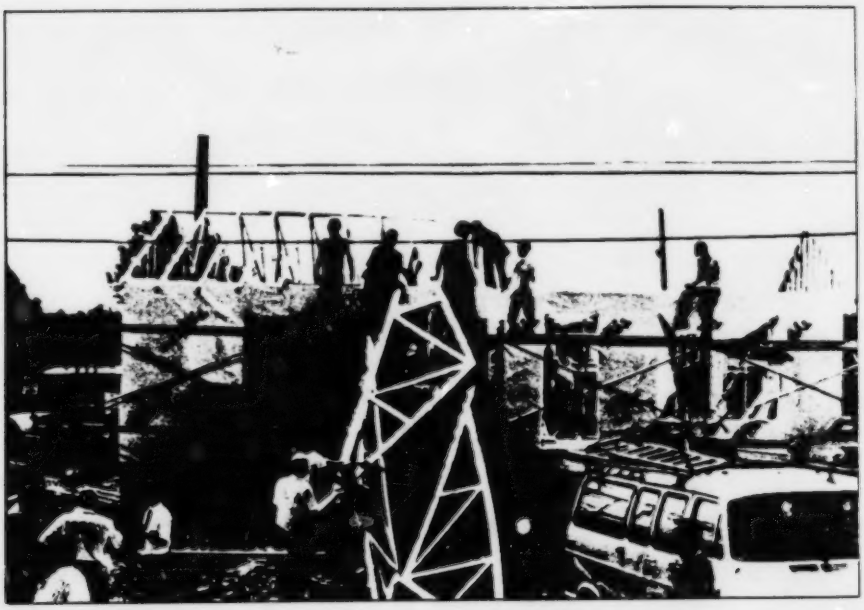
Excavating for the First Foundation

Installing the Bottom Sill for the Floor System
(House No. 3)

Installing Jack Posts and Beam
(House No. 3)

Closing in the Floor System
(House No. 1)

Constructing Interior Partitions
(House No. 6)



Positioning Trusses for the Roof System
(House No. 7)

Setting the End Truss
(House No. 7)

Installing Window
(House No. 7)

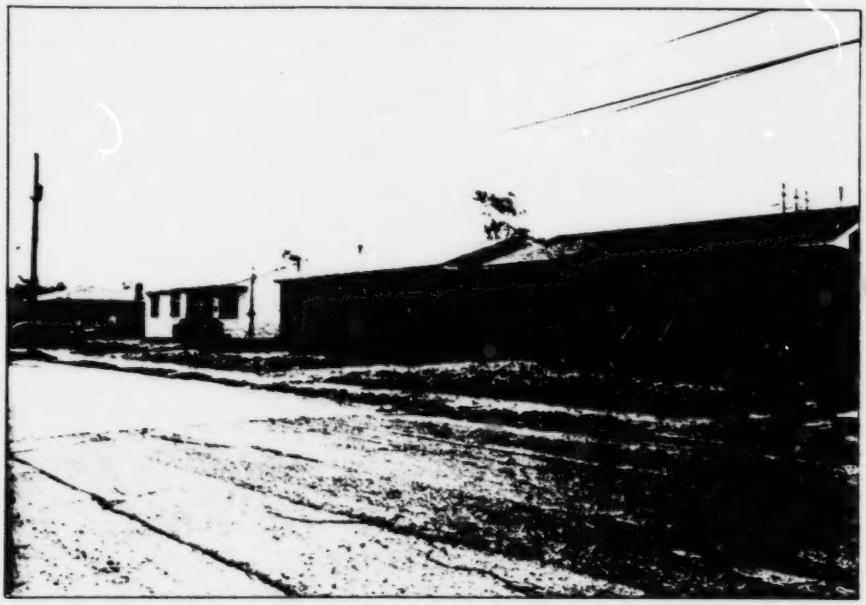
Installing Vinyl Siding
(House No. 7)

Insulating (House No. 5)

Painting (House No. 2)

Trimming the Interior
(House No. 4)

Designing and Building a Special Interior Partition
(House No. 2)



Houses 1, 2, 3 and 4

Cooperation in Housing Development

While group members were encouraged to see such progress, the decision to deviate from the original work plan raised a new set of problems. First of all, it exposed the fact that work on the first house was suffering substantially due to lack of volunteer support. As a partial response to this situation, Lem Skeete and Eric Leviten decided to approach two local vocational schools to see if students in their carpentry classes might become involved in the housing project. After careful consideration by school officials who wanted to be sure that proper supervision would be available for the students, it was agreed that the project offered an excellent hands-on learning opportunity. It was felt to be particularly valuable because it would allow students to gain experience in some aspects of house construction that were not easily replicated in school workshops. Thus five students became regular participants in the building process spending the larger part of their normal school days on site throughout the next two months.

A further problem raised by this deviation from the original work plan was that it encouraged the other families who were ready to build to begin focusing on when they might start. Like John and Claudelle, the other families were also anxious about the weather and the possibility of losing their volunteers. While they were personally prepared to help work on the first houses, they did not want to keep their own volunteers in check any longer. Although Lem recognized their concern, he also sensed the cooperative nature of the project beginning to fade. He felt that people were becoming more intent on their personal priorities than on working with one another to accomplish the goals of the group as a whole. He strongly advocated returning to the original format of everyone working to make one house weather tight before proceeding to the next.

Despite Lem's reluctance it was eventually decided to allow all four houses to proceed at once. While this decision alleviated some of the anxiety of the families involved, it also entrenched the very problem which had concerned Lem. With their own houses under way each family necessarily focused its energy on its own construction process. On the one hand, this did enable more of the resources available to the group to be put to use; on the other hand, it also diminished the unity of the group.

The consequences of building four houses simultaneously were especially problematic for the construction manager. Shifting from one site to another made it difficult to provide the close attention needed by those volunteers who had limited experience or

skill. It also made it difficult to maintain steady progress on each of the houses. At times work could not proceed on one house until the construction manager was free from work on another to provide the guidance necessary for carrying out a particular task. Furthermore, the construction manager had to contend with the frustration of home owners who sometimes felt they were not getting the attention they needed. Finally, the construction manager also had to contend with Lem whose priorities were sometimes different again from those of the families themselves.

The work of construction management was also complicated by the fact that it was carried out by two people serving in somewhat different capacities: an overall manager and an on-site manager. While John Rudderham was the overall manager, he had designated a young journeyman carpenter as the full-time, on-site manager. As the construction work proceeded it became increasingly apparent that more than carpentry skills were needed to fulfill the role of the on-site manager. Human relations skills were required to develop rapport and motivation with workers. Training skills were required to help unskilled volunteers learn new techniques and procedures. Problem-solving management skills were required to deal with the complex organizational task of building four houses at once. Although consultation between the on-site manager and the overall manager was beneficial, it was difficult to fully address the immediate demands of the day-to-day work in this way.

Notwithstanding the various tensions and difficulties, construction of the houses did proceed step-by-step. Despite the discouraging beginning, volunteer participation in the project turned out to be quite substantial. In the case of three of the four houses, the larger numbers of volunteers needed to help in framing the houses were available. Many of the remaining tasks could be managed by the home owners themselves along with a few key volunteers. Home owners and their volunteers also proved able to carry out virtually all aspects of the basic carpentry work required in building the houses. Only two areas appeared to strain the limits of the skills available to some of the families: hanging the drywall and trimming the interior. In some cases, even these tasks were conducted by home owners and volunteers.

There were, of course, a number of skilled labourers who also participated in the building process. While the plumber and electrician showed the home owners what they were installing, they conducted this work themselves. Other skilled work involved in building the house included the installation of the heating system, the filling of gyprock, and in most cases the laying of

carpet and flooring. In some cases, bricklayers were hired to build chimneys, and in others this work was provided by volunteers who had the skills required.

In addition to the construction work itself there were other contributions which were critical to the process of completing the houses. First of all, there was support provided to the volunteers in terms of refreshments and lunch prepared by the respective home owners. Often this contribution was made by the female members of the home owner families, sometimes collaborating in looking after one another's volunteers. At times other members of the housing group contributed as did relatives and friends in the community.

Another important contribution was made by all of those people who provided tools and equipment needed in the construction process. Since the housing group had no money to buy these items, the families had to rely on what they possessed themselves or what their various volunteers were willing to contribute to the cause. Most volunteers had their own basic equipment such as hammers, squares and carpenter's pouches. John Rudderham provided some power tools as did several of the home owners or their friends. WPNPH was also able to provide a skill saw which had been given to it by CMHC when the federal Minister of Housing had visited the project in October. Since the wear and tear on these tools was substantial, people making such contributions did so at some personal expense.

Finally, a volunteer bookkeeper from the community, Patsy Meade, agreed to keep financial records for the project. What at first seemed to be a straightforward task turned out to be considerably more complicated. Most difficult of all was the number of individuals and agencies involved in the administration of the funds. There were multiple funding sources, different ones involved for different families; different procedures for activating the funds were involved in different situations and each procedure usually involved several different agencies, a number of different steps, and considerable anxious waiting for the funds to be available. Even within the housing group itself, Lem Skeete, Eric Leviten and each of the families had some role to play in receiving bills, verifying that they were ready to be paid, and putting the money in place so that cheques could be written. The bookkeeper was caught in the middle of organizational growing pains, but managed to survive.

By the beginning of January the thirteen weeks set out in the construction management contract with John Rudderham came to an end. At this point, four houses were well under way but not yet finished. The strenuous construction process was nearly over, but it had taken its toll on everyone. Neither WPNPH nor John had energy to spend negotiating a further relationship at that time. Another journeyman carpenter was identified to supervise the interior trim work still to be completed in each of the homes.

Finally, at the end of January, approximately four months from the beginning of construction, Ann and Gideon Lucas began moving their belongings from their apartment in Sydney to their completed home on Tupper Street. Over the next three weeks their neighbours moved in as well and the first phase of the Whitney Pier self-help housing project was complete.

II. Observations and Reflections

The first section of this report has told the story of the Whitney Pier self-help housing project through the development of the first four houses. This section will highlight key points learned from the experience. The lessons have been identified through interviews conducted with the principal participants in the project, a day-long workshop involving the members of Whitney Pier Non-Profit Housing, and the on-going participant observation of the author. The lessons will be presented under six categories which reflect the full range of work involved in the successful initiation and completion of the project: (A) Organizing at the Grassroots; (B) Finding Partners; (C) Outlining the Plan and Arranging the Details; (D) Self-Building; (E) Financing; and (F) Community Development.

A. Organizing at the Grassroots

The Whitney Pier self-help housing project is an example of what can be done when people are determined to accomplish goals in which they believe. Beginning with very few resources, the people of Whitney Pier were able to gather the support they needed to carry out a major housing initiative. A number of points can be highlighted in their experience of developing a project from the grassroots.

- A Grassroots Advocate

One of the critical ingredients in the Whitney Pier self-help housing project was the presence of an effective grassroots advocate. Lem Skeete brought to this role a number of important attributes. First of all, he possessed an intimate knowledge of his community and a strong commitment to its development. This enabled him to accurately identify a significant need within the community and to take the crucial first steps towards satisfying it. Secondly, Lem possessed sufficient experience in working on behalf of his community not to be discouraged by difficulties that he encountered in trying to achieve the desired results. In

particular, he had the patience and persistence necessary to sustain his interest while trying to find agencies prepared to direct attention and resources to the community's need. Thirdly, as a result of his years of community work, Lem was familiar with a variety of government agencies and community organizations and attentive to expanding his network of contacts. By presenting his concern to a number of different agencies as the opportunity arose he increased the prospects of finding the necessary support. Fourthly, Lem was tenacious in maintaining his focus on the specific need he had identified within the community. He was not willing to be diverted from what he understood to be the appropriate goal and called instead on others to consider ways they could enable that goal to be reached. Finally, Lem's involvement within his own community was such that his efforts genuinely reflected the interests of the people within his community. Given the appropriateness of his efforts and his own credibility for having accomplished worthwhile community initiatives in the past, Lem was eventually able to bring members of his community together with those resource people who were willing to help.

- Commitment to Organizing Around the Need

In order for this project to advance it was necessary that some agency be able to hear the opportunity in the need identified at the grassroots level. While such a response might have come from those agencies considered most likely to provide support, it is not altogether surprising that the initial response came from an unexpected source. The key consideration is whether an agency is prepared to step outside of its established pattern and open itself to a new possibility. The United Church Economic Animation Project was particularly well-suited to take this step for two main reasons. To begin with, the interest of the United Church in social justice meant that it was especially open to hearing the needs of marginalized communities and to participating in addressing them. The mandate given the Animation Project was expressly to assist groups whose important social and economic needs were not being adequately addressed by existing government and community structures. Additionally, the United Church did possess a variety of valuable resources which could be mobilized through the leadership of the Animation Project. The aligning of the Church's human and financial resources with such a participatory grassroots development project represented a shift in the Church's approach to social issues, at least in the Sydney Presbytery. It moved beyond awareness-raising and charity to

direct participation with a marginalized community in organizing to meet an economic and social need. By acknowledging the need which Lem expressed and by joining with him in looking for ways to meet that need, the Animation Project broke the initial impasse facing the grassroots project .

■ A Motivating Force: Affordable Home Ownership

In Whitney Pier affordable home ownership proved to be the sort of strongly perceived need which could mobilize a high degree of committed participation on the part of people at the grassroots. A number of factors can be identified to indicate why there was such a clear desire on the part of people in Whitney Pier to pursue affordable home ownership.

First of all, in contrast with larger metropolitan areas the cost of land in urban areas of Cape Breton is relatively low. Consequently, home ownership is not entirely beyond the reach of families with modest incomes. Even if home ownership is not immediately attainable for people whose incomes are low, it remains a sufficiently reasonable prospect that young families maintain it as their strongly preferred, if somewhat delayed, housing option. The fact that home ownership is both the community tradition and its continuing ideal reenforces this aspiration.

From the other side of the affordability question, the cost of private rental accomodations also contributed to the desire for home ownership. Participants in the Whitney Pier housing group perceived that a family may pay nearly as much to rent good quality accomodations as they might pay for the mortgage on a house of their own. If a family could make the down payment required to secure a mortgage, it would be significantly better off than if it continued renting. Lower income families are often especially concerned to make the most effective use of the income they possess. Since house payments have to be made one way or another, equity-earning mortgage payments are clearly preferable to comparable sums paid in rent.

A more social consideration in the strong attraction to home ownership is the desire to obtain some security and control in the midst of life circumstances where security and control may not be abundant. Especially when families are vulnerable in their employment situations and economic status, a sense of ownership and control in their housing arrangements may be especially highly

valued. Members of the housing group expressed anxiety in relation to housing situations involving both private and public landlords. They regarded home ownership as a highly attractive alternative.

Finally, whatever their primary concerns--the physical conditions of their present housing, the levels of rent, relations with landlords--group members consistently regarded their housing situations in intimate terms. Housing represented more than shelter. It occupied an important place in an array of personal needs and objectives. It concerned where they wanted to live, economic and social goals they wished to attain, hopes they had for their children, and their own sense of identity, pride and achievement. In these terms, home ownership represented a deeply held aspiration. It is not surprising therefore that the members of the group were prepared to invest so much time, energy and resources in pursuing this goal.

- An Organizational Base

In the case of the Whitney Pier housing project, it was critical that the participants were prepared to make an effort on their own behalf. Despite efforts to find some other base of support, whether existing community development organizations or perhaps a new umbrella organization for the entire Whitney Pier community, such structures lacked the focused commitment needed for the housing initiative. In the end it was necessary for the families themselves to form their own group and support each other in pursuing their goal. Had they not been prepared to come together as a working group, it is entirely likely that the individuals and groups who did assist them on their way would not have made such efforts at all. Neither the Economic Animation Project nor Eric Leviten, for instance, could have provided support if there had not been some entity within the community prepared to commit itself to the initiative. The housing group became the body in which the week-to-week work of the project was conducted. Through it the practical steps were taken to pursue the initiative and the social support was given which sustained people in their efforts while the project was taking shape.

▪ Membership and Decision-Making

One of the most difficult problems which the Whitney Pier housing group experienced involved the conflict between the immediate personal interests of the various families and the longer term, broader interests of the housing group as a whole. If the goal of a grassroots group is to establish an ongoing organization to assist people in meeting their housing needs, it may be advisable to include from the outset a reasonable number of persons who do not seek housing for themselves. The inclusion of more such people would help to provide a better balance of perspectives when trying to determine group policies on issues such as the size and style of houses to be built and the organization of the building process. Under the circumstances, the members of the Whitney Pier group who were intending to build houses were placed in the difficult position of wearing two hats: (1) prospective home owners with strong personal desires and interests, and (2) organization members responsible for formulating policies and procedures. Under these conditions the tendency was either to accomodate the interests of each individual family or for the few non-builders in the group to assume the role of the formal organization and set the policies for the group. Neither tendency accomplished the ultimate goal of forging group norms which all members could feel were both appropriate and workable.

The other dimension of this issue was the more basic question of how decisions were made in the group and who participated in making them. Necessarily a part of this issue were the power relationships which existed among participants in the group. Such relationships had a life which pre-dated the formation of the group and which operated outside of it as well as within. Although one of the more intractable problems encountered in the grassroots organizing of this project, it was also one of the most important focuses of attention in terms of the group's longer term development. The development of the housing group created the difficult opportunity for people in the Tupper Street community to consider the strengths and limitations of their present patterns for working with one another, as well as with individuals and agencies from outside their immediate community. Explicit discussion within the group about how decisions are to be made is at least a starting point in developing relationships which respect the abilities and interests of all participants.

▪ Organizational Resource People

Organizational resource people also played a number of important roles in the development of this grassroots initiative. First of all, they provided certain kinds of technical assistance: information about government and community agencies which might provide support, help in preparing written funding proposals, assistance in determining what was affordable for each of the families. In other respects, however, the role was more social in nature: facilitating communication among various participants, encouraging cooperation and problem-solving, maintaining commitment during periods of frustration and uncertainty.

The overall aim of those providing organizational support was the development of new relationships among people who had not worked closely with one another in the past. It was hoped by Eric Leviten, Eric King and other participants in the Economic Animation Project that in the course of finding a way to build ten houses on Tupper Street everyone involved would realize more fully their capacity to work with others in addressing significant social and economic needs. The Economic Animation Project provided an important meeting place for those serving as resources to the housing group throughout the organizing process. Through it a number of the individuals providing organizational leadership for the project were able to confer with one another about the difficulties being encountered and the possible ways for addressing them.

B. Finding Partners

One of the noteworthy features of the Whitney Pier self-help housing project is the array of agencies which came together to support the initiative. A number of factors which helped bring about this collaborative effort can be identified.

▪ Face-to-Face Communication

One of the key steps taken by the Whitney Pier housing group in its effort to secure support for its initiative was to arrange face-to-face meetings with representatives from the various government agencies and community organizations. This direct

contact was valuable in a number of respects. As a mode of communication, it was especially useful in bringing the proposed project to life for the agencies whose support was being sought. Neither a telephone call nor a letter could have as strong an impact as the person-to-person discussion of what the group was hoping to do and what sort of help the respective agencies might provide. In terms of lobbying and organizing, these sessions enabled all of the housing group members to meet with each of the agencies. This was valuable in order to establish that there was in fact a group of ten families who were working together to achieve a common goal as opposed to one or two isolated individuals. Another value of these meetings was that all of the members of the housing group were able to hear directly what responses were received from the various agencies. This provided the group with a common base of information and also enabled all of the participants to develop their reactions on the basis of firsthand experience. Finally, an important aspect of these meetings was that the members of the group felt comfortable enough that they were able to express clearly and with determination what their aims were. This was probably facilitated by the fact that the members of the group had taken the initiative to arrange the meetings, the meetings were held in their own facilities, and the individuals involved were in the company of others who shared their aims. The meeting with the manager of the local CMHC office offers a good example of the value of such a meeting. In this meeting the members of the group expressed their interests clearly so that Mike Birtles was able to recognize both the determination of the group and the kind of assistance he might seek on its behalf.

- Seeking "Co-Participants"

One of the attractive qualities of the proposals put forward by the Whitney Pier housing group was that they asked the agencies involved to be co-participants in the initiative rather than simply benefactors. The proposals did this in two ways: (1) by indicating the sort of effort that the members of the group were making on their own behalf, and, (2) by identifying specific ways in which the project satisfied important goals of the agencies themselves. On the first point, the members of the housing group could point to the weekly meetings which they had held over many months, the small fundraising projects which they had undertaken, the mortgages they were prepared to arrange, and their intention to contribute the sweat equity necessary to actually build the houses. On the second point, the nature of the project enabled

the group to indicate how the initiative was of significance to the various agencies, for the City in terms of neighbourhood renewal and residential taxes, for the Church in terms of social justice, for housing agencies in terms of new opportunities to develop affordable housing, and for the bank in terms of secure investments. Additionally, the opportunity to collaborate with others in carrying out a worthwhile project was attractive in itself. The fact that a number of agencies were involved made it easier for each agency to make a contribution which was within its means and consistent with its own objectives.

- Patience and Perseverance

In the Whitney Pier housing initiative, some organizations, such as New Dawn and CBLDC, initially showed a significant interest in the project, but later determined that they could not participate, while other agencies, such as CMHC, originally saw little opportunity to be of assistance and later found avenues to provide support. The effort to build new relationships between the grassroots and more established structures is necessarily a complex task. Many factors contributed to whether or not any agency was prepared to enter into this collaborative venture. Some wished to do so but lacked the necessary resources. Others felt the venture was consistent with its goals but was not a priority at that point in time. Still others were uncertain about the commitment or intentions of other participants and withheld their involvement until such questions were resolved. Given such considerations, time was needed in order for working relationships to take shape. While grassroots groups looking for assistance must continue exploring new possibilities, continuing communication with earlier contacts may also prove fruitful.

- Innovation within Established Structures

In order to flourish, the innovation which began at the grassroots level had eventually to be met by some innovation within more established structures. One of the keys to the success of the Whitney Pier self-help housing project was the fact that such entrepreneurship and imagination was encountered in many of the agencies whose assistance was sought. Most often this entailed a relatively few number of people taking a leadership role within their organization to show others what might be done and to establish the practicality of the venture. Individuals within the United Church participated in Board meetings to speak

on behalf of funding support for affordable housing; personnel within the Whitney Pier Royal Bank spent hours preparing and revising mortgage applications to facilitate the financial aspects of the project; CMHC officials developed ideas for innovative financial assistance and guided proposals based on them through the bureaucratic process. No matter what the setting, in order for the project to proceed it was necessary for some people to step outside of the established pattern and commit appreciable time and energy to creating something new. While there is no simple explanation for why people would make such efforts and accept the risks of straying from the well-worn path, the stimulus provided by other people who are making similar efforts would seem to be one important factor. In this respect, it was the interaction between the grassroots group and the more established structures which gave dynamism to the initiative.

C. Developing a Plan and Arranging the Details

Beginning with very few resources the Whitney Pier housing group gradually found potential co-participants. However, in order for concerted action to take place the scattered possibilities had to be crystallized into a viable and well-substantiated plan. Several factors which either helped or hindered in formulating such a plan can be identified.

- Expertise Plus Imagination

One of the limitations of the Whitney Pier housing group was its lack of expertise and experience in housing development. Its participants were more knowledgeable about grassroots advocacy and community development than about housing. Through the organizing process bits and pieces of relevant information were obtained (e.g., approximate house costs, rough estimates of affordable house payments, samples of existing government and non-profit housing programs), but the group was not able to convert such information into innovative proposals for how its project might work. Fortunately, CMHC officials took the initiative to provide this sort of assistance. Through the efforts of the local CMHC office and the Strategic Planning and Policy Development Division, people with the experience and expertise were able to put forward

a rough outline of a potentially viable plan. Such an outline was precisely the input required from a housing agency in order to give the project a solid sense of direction. Importantly, this plan outline included a proposal for financial assistance which CMHC was prepared to provide to the project. With such an outline in hand it was possible for the housing group to focus its energy on putting in place the other pieces required to make the plan work.

- Focused Objectives

Once the basic formula was identified for how the project might proceed, it was possible to assess precisely what assistance was required. For instance, on behalf of the housing group, Eric Leviten was able to determine the amount of interest free and low interest loans which would make the project viable. Such information enabled others such as the members of the Animation Project to focus their energy on putting this support in place. The proposal submitted to the Watkins Fund of the United Church was strengthened by virtue of being able to specify precisely what the Church could do to make this worthwhile initiative happen.

- A Facilitative Financial Institution

In making the financial arrangements necessary for the project to proceed it was important to have the participation of a highly facilitative financial institution. While the Whitney Pier Royal Bank applied all of its normal procedures for assessing applications and providing mortgages, it also made special efforts to support the housing project. The bank manager met with representatives from WPNPH and CMHC to discuss how the proposed program was to work. Bank personnel provided financial counselling to group members regarding their pursuit of home ownership. The bank manager met with the housing group to answer questions about the mortgages being arranged. The bank agreed to special legal arrangements regarding the responsibilities of WPNPH as co-signor of the mortgages. Bank personnel worked and re-worked mortgage application forms while the details of borrowers' financial arrangements were being settled and while CMHC application procedures were being determined. If the bank personnel had been less willing to endure some of the confusion and uncertainty involved in launching the project and less willing to provide advice and support to the housing group members, it would have been significantly more difficult to determine the

viability of the project and to put the financing in place. The fact that the Whitney Pier Royal Bank had substantial previous experience in lending funds to lower income families was also an important factor in the role the bank played. Bank personnel knew from experience that mortgages made to lower income families were almost always properly re-paid.

■ Determination in Assembling Land

Assembling the land proved to be one of the most difficult technical aspects of the entire project. Although the City of Sydney believed it had acquired title to the land on Tupper Street and was prepared to transfer it to Whitney Pier Non-Profit Housing, official records could not always be found to verify that the City was the rightful owner of the property. There were few easy solutions to the problem. The City Solicitor felt that expropriaton of the land was out of the question and putting the land up for tax sale would have meant at least a two year wait. As an alternative, the City was prepared to grant any other lots of land it owned in the Tupper Street neighbourhood. Unfortunately, many of these lots either were too small to serve as building lots or the City's title again could not be verified. In order to prevent further delays construction was begun on lots as they became available. In the case of two lots, it was necessary to make subdivisions in order to effectively work around land where the City's title could not be established. In the case of another two lots it was necessary to identify the official heirs to the land, now living in Montreal and New Jersey, and ask them to sign legal papers foregoing their claim to the land. Through these means eight out of ten lots were eventually obtained. More than a year after the City agreed to contribute the land the effort continues to secure the final two lots.

Difficulties securing title to the land could have been disastrous for the project and were the cause of significant anxiety and complications. Without land it is impossible to build and yet legal considerations make the effort to obtain land, even land that has been lying unused and unclaimed for twenty years, a slow and cumbersome process. Some members of the group nearly lost hope in the project when it took so long to secure title to the initial four lots. Building during the fall and winter made the construction process more difficult and made it somewhat harder to obtain volunteer workers. Extra costs were incurred in the survey work required for the subdivisions and the full extent of the legal costs has not yet been determined. In the final

analysis, housing initiatives such as this can be aided by identifying land which is easily secured and by initiating the legal work as early as possible.

- Housing Resource People

At various points during the development of the project the group consulted with housing resource people with both government agencies and non-profit housing organizations. While such consultation was consistently both available and helpful, this approach to obtaining technical assistance had one major flaw: people without expertise do not always know there is something to ask until they find themselves in the midst of a problem. During the construction phase of the project, the construction manager was on hand to provide technical guidance. However, even in the organizational phase there were many technical questions which might have been answered more easily and effectively if more expertise and experience had been available as the issues arose. Examples are far ranging: What is the most efficient way to conduct a tendering process? What should be included in the contract for the foundation, plumbing and electrical work? Is a split-level house more expensive than a bungalow? How much more? How long should it take to obtain clear title to land? What is mortgage insurance and why do we need it? What is a subdivision; why and how do you have one done? While consultation with housing resource people allowed questions such as these to be answered eventually, less anxiety, time and energy would have been spent in the process had there been a housing resource person meeting with the group on a regular basis during the development phase of the project.

D. Self-Building

While members of the Whitney Pier housing group looked forward to the self-building process to be used in constructing the houses, a number of questions remained unanswered prior to the experience of building the first four houses. Would there be sufficient volunteers? What contribution would volunteers be able to make to the construction process? What roles would be required of the construction manager? How many houses should proceed at once? How long would the construction process take? Could self-

builders do quality work? Only through experience could these questions be answered with confidence.

■ Securing Volunteer Workers

Carpentry labour involved in building the first four houses was obtained from four major sources: (1) the home owners; (2) relatives and friends; (3) carpentry students from local vocational schools; and (4) carpenter assistant trainees sponsored by the Canada Employment and Immigration Commission.

There was some variation in the numbers of relatives and friends which the different home owners were able to recruit to assist them. One family in particular had difficulty obtaining this support during the framing stage of the construction process. More support was available later to assist with less heavy tasks such as insulating, installing vinyl siding, and painting.

In the case of the other three houses, the families were able to call upon a larger number of relatives and friends to assist in all aspects of the building process. Each received substantial assistance from five to ten individuals drawn from personal networks. In these cases, a general pattern of volunteer participation was apparent. A substantial crew of volunteers (at least five people) usually worked intensely for one or two weekends in order to frame the house. Once the frame was completed a smaller number of volunteers worked along with the home owner to perform the lighter tasks required.

The three carpenter assistant trainees and five vocational school students who were recruited by the housing group also made important contributions to the progress of the construction process. These workers provided assistance to each of the families to the extent it was required. In part, their participation evened out the pace of progress among the four houses since they provided input when a particular family was short of other volunteers to complete a particular task. In addition, these workers were available throughout the regular work week whereas many of the volunteers arranged by the families were only available on weekends. In general, the pattern was for work to progress gradually throughout the week and to leap ahead on weekends when more hands were available. Without the students and trainees the building process would likely have been considerably slower.

Through the personal networks of the home owners and these few institutional sources, sufficient labour was mobilized to complete the houses in what was considered to be a reasonable time period. Other recruitment strategies might well have been employed if necessary. For instance, other institutional contacts might have been made, e.g., service clubs, Scout troops, church groups; specific construction tasks might have been identified and particular individuals asked to participate expressly to complete such tasks; or weekend building blitzes might have been arranged. Under certain circumstances such strategies might prove to be valuable or necessary. At the same time, it is apparent that they also require substantial organizational effort.

- Skill Levels of Volunteers

The skill levels of volunteer workers varied widely. This was true both of the home owners themselves and of the workers which they recruited individually and as a group. Some volunteers had never participated in the building of a house. Most, however, had some previous experience but no formal training or expertise. Even the vocational school students and carpenter assistant trainees began with limited experience and skills. At the same time, each of the families was usually able to rely on at least one or two volunteers who possessed sufficient experience to be able to work independently and to provide some help in guiding other participants in the building process. In the case of one family, the home owner was himself employed in the construction industry. He therefore possessed significant knowledge and skill and was able to recruit highly skilled volunteers to assist in building his home.

For the most part, the limited skills possessed by the majority of workers did not preclude their participation. Most of the basic carpentry work required to build the houses proved to be within the capacity even of people with minimal skill and experience. Those with more skill and experience were able to work more quickly and independently; those with less skill and experience worked more slowly and required more guidance. On the other hand, the project was also able to secure the participation of some people with more developed abilities. In some instances, individuals with real expertise were willing and able to assume some of the roles of the construction manager, reading blueprints and serving as foremen during the framing of the houses.

Overall, untrained workers were able to complete virtually all aspects of the carpentry work required to build the houses. Only two aspects of the carpentry work proved to be problematic in terms of the skills of workers available to some of the families. In some cases, the constuction manager advised that professionals be hired to hang and fill the gyprock; in other cases, it was possible for the families to hang the gyprock themselves. Likewise, some volunteers were able to participate more than others in completing the interior trim work.

■ Roles of the On-Site Construction Manager

Given the levels of skill and experience evident among the volunteer workers, the role played by the on-site construction manager was particularly important and the work involved particularly demanding. The technical expertise brought by the construction manager was crucial to ensuring that the houses were properly built. This was not only the case because many of the participants were lacking in expertise but also because some participants possessed enough expertise to be tempted to overstep their bounds. Especially given the tight budget on which the project was operating, it was important to avoid costly mistakes if at all possible. While building inspectors were able to assure that the work completed was of good quality and according to code, it was the input of the construction manager during the building process which ensured that the work was properly done the first time. In this respect, the construction manager was responsible both for quality control and for controlling costs.

The second major responsibility of the construction manager was in the area of training. During the building of the first four houses it became apparent that the construction manager required special skills and experience in order to effectively fulfill this role. While a journeyman carpenter may possess all the skill and knowledge relevant to his trade, enabling others to acquire these abilities is a skill in itself. Even competence in the role of foreman is not necessarily an indicator of an individual's ability as a trainer. In the Whitney Pier self-help housing project where there was such a range of abilities, including individuals with virtually no previous carpentry experience, the challenge for the construction manager as trainer was particularly great. Support and guidance needed to be provided at a number of different levels in order to maximize the contributions of all participants. This requires special sensitivities and dexterity which may only be found in someone

with considerable previous experience.

Finally, there is an important role for the construction manager in providing leadership on the construction site. In part this involves establishing a positive work environment with a high degree of motivation and cooperation. In part it involves practical problem-solving skills which help minimize the diversion of energy from the primary task at hand. Such management skills proved to be especially important in the self-help construction process for several reasons. First of all, house building often involves a high degree of anxiety especially for the home owners and particularly when they are operating with such limited previous experience. There are inevitably delays and mistakes which generate frustrations and tensions. Secondly, volunteer builders have likely not worked with one another previously and therefore begin with a relatively low degree of teamwork. This situation is further aggravated by the fact that individual volunteers come and go disrupting what teamwork may develop. Under these conditions more responsibility falls on the construction manager to organize and motivate the workers. Finally, volunteers by definition are not under any obligation to participate. If they do not feel comfortable with the situation, if they do not feel able to do the work expected of them, if there is too little sense of progress or accomplishment, or if the atmosphere on the site is tense and unpleasant, volunteers may simply choose not to participate. While many people contribute to dynamics such as these, a construction manager with good interpersonal and problem-solving skills can provide the leadership needed to maintain a constructive focus.

- How Many Houses at Once

One factor which significantly complicated the building process was the fact that four houses were eventually under construction simultaneously. While the decision to proceed in this way may have been justified by the desire to beat the winter weather, it also had a number of serious disadvantages. First of all, once four houses were under way the housing group was unable to concentrate its resources to help those members who had not been able to secure support from other volunteers. Although some group members did provide some assistance to one another, most became absorbed with the work required on their own house. As for the construction manager, his work was made considerably more difficult by virtue of having to divide his attention among four work sites. The need to move from site to site weakened his

ability to provide close attention to the volunteer workers on any one house. At times, work on one house ground to a halt because volunteers could not proceed without direction from the construction manager. Furthermore, individual home owners became frustrated over whether or not they were getting the attention they needed from the construction manager and anxious about the amount of attention being paid to other houses. The same concern pertained to the work time of the vocational school students and the carpenter assistant trainees who were theoretically available to assist each of the home owners. Finally, these tensions generated such discord and dissension that some members felt the cooperative nature of the group was irreparably damaged. One external consequence of these developments was that volunteer participants were distressed by the apparent turmoil and some may have chosen to curtail their participation. The lesson derived from this experience is that it may be better for both technical and social reasons not to spread a group's resources beyond more than one or two houses at a time.

- Time Required for Building

Construction of the first four houses took just over four and a half months. All four house were started within a month of each other and finished within a month of each other. On average it took three and a half to four months to complete each individual unit. It should be noted that the construction work was done between October and February. Poor weather conditions and the limited ability to work during the evenings likely made the process slower than it might have been.

- Quality of Construction Work

Inspections were conducted by the Cape Breton Metroplitan Planning Authority according to its normal procedures. On several occasions minor adjustments were required in the work that had been done, but no major difficulties were identified. Representatives from the local CMHC office visited the site at several stages during the construction process and confirmed that the work being done was of good quality. In the four months since the families have occupied the houses a few problems have been encountered, most of them not serious in nature, e.g., a loose floor board, a door that needs adjusting. One problem which has arisen in several of the houses involves difficulty with the water and sewer hook-up. In some cases, this has resulted in some minor

basement flooding. However, it appears that this problem can be rectified. On the whole, despite the range of the skills possessed by the construction workers the quality of the final products appears to be safe, sound and satisfying.

E. Financing

Given the low incomes of housing group members the financial aspects of the project were especially important. With the completion of the first four houses it is possible to examine the financial issues more closely and with more substantial information.

▪ Cost of Houses

The initial budget estimate for the houses, not including any cost for land, was $43,000. Even before construction actually began the estimated cost rose significantly because the original contractors for the foundations and the heating systems determined they could not hold to the prices they had quoted several month's earlier. In addition, there were a number of unanticipated expenses incurred in building each of the houses including such items as: replacement of lumber lost through theft; replacement of materials damaged on the site; Goods and Services Taxes charged on materials and services after January 1, 1991. In the end, a more accurate budget for the basic model three bedroom, 24' x 36' x 26', 900 square foot, bungalow style house would have been $44,000. A sample of the budget and cash costs for this basic model is provided in Exhibit "A". Some of the houses had additional features so that costs per house ranged from $44,000. to $48,000. It should be noted that these calculations of total costs do not include figures for labour provided by owner/volunteers, vocational school students, or CEIC grant workers. It is also important to bear in mind that other important costs of undertaking this project were absorbed by individuals or organizations who chose to assist it in one manner or another. Such overhead costs include the work of Lem Skeete and the housing group members, Eric King and the Animation Project, and Eric Leviten.

Exhibit "A"

Sample Budget and Cash Costs for Basic Model Bungalow

Item	Budget	Actual
Construction Manager	3000.	2650.
Plumbing	2500.	2500.
Electrical	1950.	2000.
Drywalling	700.	950.
Air Exchanger	800.	750.
Foundation	6250.	6950.
Building Materials	15,500.	17,100.
Carpets and Vinyl Floor	2000.	2000.
Kitchen Cabinets	1900.	2000.
Paint	350.	400.
Aluminum Doors (2)	330.	300.
Front and Back Steps	125.	350.
Furnace	2850.	3000.
Chimney	800.	750.
Sewer and Water	500.	250.
Lot Improvements	500.	0.
Power During Construction	300.	150.
Legal	735.	735.
Building Permit	150.	150.
CMHC Application Fee	235.	235.
Construction Interest Costs	1000.	330.
Miscellaneous	525.	450.
Total	$43,000.	$44,000.

Exhibit "B"

Financial Arrangements

Family 1:

CMHC (grant)	8000.
United Church (loan at 8% over 15 years)	10000.
Royal Bank (mortgage at 13.25% over 20 years)	26000.
Total Available Funds	$44000.

Basic House Payments (Principal, Interest, Taxes): $452.

Family 2:

CMHC (grant)	8000.
United Church (loan at 8% over 15 years)	5000.
Royal Bank (mortgage at 13.25% over 20 years)	35000.
Total Available Funds	$48000.

Basic House Payments (Principal, Interest, Taxes): $510.

Family 3:

CMHC (grant)	8000.
United Mission (interest free loan)	5000.
United Church (loan at 8% over 15 years)	5000.
Royal Bank (mortgage at 13.25% over 20 years)	27000.
Total Available Funds	$45000.

Basic House Payments (Principal, Interest, Taxes): $446.

Family 4:

CMHC (grant)	8000.
Royal Bank (mortgage at 13.25% over 20 years)	40000.
Total Available Funds	$48000.

Basic House Payments (Principal, Interest, Taxes): $521.

▪ Variations in Financial Arrangements

Since the financial circumstances of housing group members varied, it was decided that different levels of church support would be provided depending on the level of family income. Likewise due to the different financial circumstances of each family, the bank was prepared to provide some families with larger mortgages than others. It was decided that families that could obtain somewhat larger mortgages should be allowed to do so. The additional expenses incurred by some families included: higher quality windows, flooring, interior and exterior finishing, vinyl siding, lighting fixtures, and kitchen cabinets; modified roof styles, additional electrical outlets, additional roughed in plumbing, aluminum and patio doors. Bank mortgages ranged from $26,000. to $40,000. Overall the outside dollar funds available to the families ranged from $44,000. to $48,000. The different arrangements are presented in Exhibit "B".

▪ Affordability

Even with cautious calculations of affordability, the WPNPH program appears to be affordable for families with very low incomes.

Affordability of the homes was determined according to two different standards: (1) the Gross Debt Service and Total Debt Service ratios applied by the bank; and (2) the rough calculation used by WPNPH that families should spend no more than 25 percent of their incomes for basic house payments (principal, interest and residential taxes). In practice the WPNPH standard appears to be somewhat more stringent than that of the bank. While allowing some leaway, it was felt to be important to keep families as close to the 25 percent rule as possible in order to avoid a situation in which people can afford their housing arrangements only by sacrificing other important items in their household budgets.

With mortgage rates of 13.25 percent it was possible to provide housing under the WPNPH program to families with approximately $20,000. in annual income. When mortgage rates fell to 11.25 percent in the spring of 1991, it became possible to assist families with incomes of approximately $18,000. With the lower mortgage rates it is also feasible to provide affordable housing for families receiving social assistance from the Province of Nova Scotia. The Nova Scotia Department of Community Services favours the principle of supporting families receiving social

assistance in their efforts to secure home ownership. Community Services will direct monthly housing allowances to financial institutions providing mortgages. Department officials comment that home ownership is felt to be socially beneficial for families receiving assistance and that there are long run financial advantages for the government. Members of WPNPH building their houses in the spring and summer of 1991 fall into these lower income levels. At least two will be assisted by the Department of Community Services.

It should be emphasized that these levels of affordability were achieved because of the particular arrangements under which the houses were built: free land; upfront grants; interest free or low interest loans; and substantial volunteer labour.

- Financial Implications of the CMHC Grant

In addition to paying for the construction manager, plumber, electrician and other skilled labourers required to help build the houses, the grant provided by CMHC made several specifically financial contributions to the project's viability. First of all, the $8000. grant per house helped constitute the down payments families required in order to qualify for mortgages. While lower income families can afford to make substantial monthly mortgage payments, they rarely can generate the down payment needed to secure the mortgage in the first place. In this regard CMHC mortgage insurance was also important. Without grants of money and land and without mortgage insurance the bank would not have approved mortgages for many of the housing group members. Secondly, the grant directly reduced the amount of the mortgage required for each house by $8000. thereby significantly reducing the monthly payments to be made by home owners. In the case of the first four houses this meant a saving of nearly $100. per month. Finally, in administering the project it was possible to use both the grant and the low interest loans before drawing on the higher interest mortgage money. Consequently, construction interest charges for each of the houses were substantially reduced.

- Financial Savings from Self-Building

The self-building process resulted in significant financial savings for the home owners. The Nova Scotia Department of Housing estimates that the cost of basic carpentry and general

labour required to build a 900 square foot bungalow style home in Industrial Cape Breton is approximately $7000. This estimate matches with those provided by a local non-profit housing organization which has built hundreds of such units in Industrial Cape Breton using both volunteer and wage labour. It also matches with an estimate provided by a well-established, local general contractor.

F. Community Development

One of the important themes in all stages of the Whitney Pier self-help housing project was that of community development. While the immediate focus of the project was the development of affordable housing, the broader perspective guiding many of its participants was the development of community. Even before construction had begun on any of the houses, housing group members had envisioned other projects such as the development of a playground for neighbourhood children. Other participants, such as the members of the Animation Project Working Group, hoped that a successful housing initiative might encourage other cooperative, grassroots ventures aimed at meeting important community needs. On the basis of the Whitney Pier experience, a number of observations can be made about the relationship between self-help housing and community development.

▪ Making Homes

The members of the housing group did not define housing simply in terms of shelter. While many were concerned about the physical conditions of their present housing, they also regarded it in broader personal and social terms. What especially stands out about the Whitney Pier project is people's desire to build homes in a particular community. In providing grassroots leadership to this initiative, Lem Skeete was especially motivated by the desire to re-build his community. By enabling young families to make their homes on Tupper Street, he hoped to rejuvenate the Whitney Pier black community and the Tupper Street neighbourhood more generally. Similarly, members of the housing group were especially committed to the project because they wanted to live on Tupper Street. This community was their home and their desire to secure their roots within it gave them the special

impetus needed to take on a major challenge.

■ The Value of Collaboration

While each of the families who participated in the Whitney Pier project had a strong personal need for improved housing, none of the families was able to satisfy its need without the support of others. Each in somewhat different ways and to somewhat different degrees needed assistance in pursuing its goal. Only by coming together and working with one another were the families able to overcome the obstacles they faced. If not for the group effort which they undertook, most would still be living in housing which did not meet their needs. While collaboration was not always easy, increased capacity to collaborate may be one of the most important long run outcomes of the project. Larger goals can often only be attained by groups of people pooling their energy and resources.

■ Responsive Structures

Although the people of Whitney Pier had important resources to contribute to their own cause, they also needed the support of more established structures. Beginning with the United Church a number of agencies proved willing to become co-participants in the housing initiative. The key to this collaboration was the willingness of the various agencies to respond sensitively and flexibly to the particular need and opportunity existing in Whitney Pier. By organizing around the need at the grassroots level creative new arrangements were devised for developing affordable housing. At the same time, closer relationships were developed between participants at the grassroots and those in more established structures. Such relationships hold out the possibility, at least, of other creative ventures for addressing important social and economic needs.

■ Affirmation within the Community

Among people in the community at large reaction to the housing initiative has been generally positive. Especially within the black community, people indicate they are pleased to see the re-development of Tupper Street. Many within this aging community knew the families who had lived on Tupper Street and remembered well the homes which used to be there. They approved of the

housing project for reviving a part of the community which had disappeared.

In terms of the inner working of the housing program neighbourhood residents usually possessed only a limited knowledge. Most had a general idea about who was involved--CMHC, the United Church, the City, the bank--but the details of the financial arrangements were sketchy. In principle, people accepted that government had a role to play in addressing various social and economic needs, including housing, and approved of the assistance which CMHC was providing in this instance. Many people in the community had themselves received public assistance of one kind or another, sometimes for housing. The local residents were also usually aware that the home owners had formed a group in order to help themselves obtain housing and that they were participating in building their own houses. In this respect, it was generally perceived that they had worked for what they achieved.

Although only time can say whether the housing project may encourage others in the community to attempt similar grassroots initiatives it can at least be said that a seed has been planted through this positive example.

■ Future Prospects

It is hard to say what long term impact the housing initiative will have within the community in part because the response to the project has changed over time. At the very beginning some families in need of improved housing chose not to get involved. They doubted that anything would be accomplished. When construction actually began one year later, a waiting list of interested people began to develop. While the first four houses were being built, those people familiar with the project became critical of the bickering and in-fighting which took place. Once these houses were completed, some people began wondering whether any more would be built. When two more houses were in fact started in the spring people began asking about the next group of ten!

On the whole, this series of reactions reflects well the place which the Whitney Pier housing initiative has occupied in its own community. There has been some doubt and some criticism, but no one can deny the tangible accomplishment, so in the end there seems to be hope--a growing sense that worthwhile goals can

be achieved so long as people recognize their own abilities, are willing to work together, and believe more strongly in their vision than in the obstacles and frustrations they may encounter in pursuing it. Whether the founding members of the group will continue to work together once the first ten houses are completed remains to be seen. It also remains to be seen what practical possibilities there may be for continuing the work of the organization, i.e., whether similar financial arrangements can be made in the future. Two things, however, are evident. First of all, it is clear that the founding members of the housing group have acquired knowledge and insight which can be of great value to others in their community; in their experience lies an important community resource available to be used. Secondly, it is clear that material assets are not necessarily the key factor in determining whether or not important social and economic goals can be met. Considering this group's experience over the past year and a half, it can be said that if there is a will there is a way.

III. Conclusions

This study has documented how a group of people beginning with limited resources and strong aspirations can accomplish a major organizational, technical, and financial feat. With the support of public, private and community partners, Whitney Pier Non-Profit Housing has effectively designed and implemented a substantial affordable housing project. *Within a year and a half of its first meeting, the Whitney Pier self-help housing group completed construction of its first four houses.* At the time this report was written, two more houses had been completed, two others were under way, and the remaining two were scheduled to begin in the near future. By the fall of 1991, it is expected that all ten homes will have been built on the Tupper Street site.

Although many obstacles were encountered along the way, the various participants in the project strongly affirm the outcome:

- While not committing itself to other contributions of land, the City of Sydney indicates that it is pleased to have supported the Whitney Pier initiative. The renewal of the neighbourhood as well as the flow of new residential taxes are welcome results of the project.

- Like the City, CMHC indicates that it is pleased to have been involved in the project. In the search for effective and innovative approaches for meeting shelter needs, it saw the project as an opportunity to develop and test the capacity of lower income households to construct and afford their homes in a small urban setting, and the documentation study as a means to provide information from which others could learn. The project also permitted CMHC to explore opportunities to leverage federal assistance by encouraging partnerships between both public and private organizations.

- The United Church of Canada has featured the Whitney Pier project in several Church forums. It sees this initiative as an important example of what can be done when people work together to address important social and economic needs and as a possible model for other people in need of affordable housing. The

national office of the United Church has requested the results of the present study in order to help in developing future policy for its housing funds.

- The manager of the Whitney Pier Royal Bank has commented that participating in the Whitney Pier project was good business. The bank was able to provide mortgages on sound financial terms and at the same time provide a valuable service to the community. The bank is open to participating in such projects in the future.

As for the members of WPNPH, their immediate objectives were achieved. They secured affordable home ownership within their community. In terms of the longer range goals of the group, the outcome is not entirely clear. From early on group members expressed the desire to establish an ongoing organization capable of helping others in the community meet their housing needs. Being the pioneers, however, placed special strains on the participants and their relationships with one another. It remains to be seen whether these strains will heal and the group will be able to develop further the impressive work it has done to date.

In the meantime, it is clear that much valuable experience was gained through the group's initial venture. The building of the first four houses, for instance, made the building of the next two significantly easier. With the know-how that has now accumulated, it seems that the group is well-able to develop houses in the future without great difficulty. Some group members have, in fact, expressed their intention to carry on the work of the organization.

Already WPNPH has been approached by other groups considering housing projects of their own. Whether the self-help approach used in Whitney Pier is desirable and feasible depends on the particular circumstances of the groups involved. What are their goals? What sorts of resources are available to them? Where might they secure whatever other resources may be required? What role are they prepared to play in organizing the project? The answers to such questions vary from case to case. It is likely that self-help housing is not appropriate in some instances. However, it seems to be a serious possibility in others. The basic skills and resources required to consider an initiative such as that in Whitney Pier appear to be available in other communities: people with an interest in affordable housing, community development and housing resource people, skilled

construction managers, and potential sources of land, financing and volunteer labour.

Several basic conclusions can be drawn from the Whitney Pier experience which may prove useful to other people wishing to pursue or support self-help housing initiatives:

(1) Low income families wishing to achieve home ownership are willing and able to contribute significant resources to accomplishing their goal. Such contributions include planning and organizing the project, participating in building the houses, and privately arranging finances.

(2) A relatively modest up-front grant can help make private and community resources accessible to low income families wishing to secure home ownership. Such a grant can help low income families qualify for conventional mortgages and may make it practical and attractive for other agencies to contribute resources at their disposal.

(3) With supervision and training provided by a qualified construction manager, relatively unskilled workers can provide the carpentry and general labour needed to build good quality modest houses.

(4) Through the right combination of resources home ownership can be made affordable for people with incomes of less than $20,000. The critical elements of such a program include:

   A) an up-front grant which can substantially reduce the overall mortgage required;
   B) sweat equity contributed by the owners and other volunteers;
   C) contributed land; and
   D) interest free or low interest loans.

(5) Community, self-help housing is a social and technical development process and as such requires both "hard" skills (e.g., construction, financial) and "soft" skills (e.g., training, communication, group development). Organizational and planning skills are also required by the development process; the enhancement of such skills may represent one of

the important outcomes of such initiatives in terms of community development.

(6) Self-help housing requires substantial commitment of time and energy on the part of grassroots participants. Responsive structures (e.g., government agencies, churches, community development organizations) are necessary in order to attract, encourage and support such initiative: sensitivity to the particular need and opportunity in the local situation can animate communities; inflexibility stifles creative energy.

In summation, it is certainly possible to say that self-help housing is viable. The open question is whether the various potential participants in any particular situation will be prepared to make the particular contributions required in that instance. As in the case of Whitney Pier, self-help housing may always require a significant element of personal commitment, community organizing and institutional innovation in order for the appropriate pieces to be brought together.

IV. Appendix

Whitney Pier Non-Profit Housing Society Occupancy Agreement

THIS Occupancy Agreement made this day of May, 1991.

BETWEEN:

THE WHITNEY PIER NON PROFIT HOUSING SOCIETY
(herein called "The Society"),

- and -

(herein called the "Occupant")

In consideration of the covenants contained herein and contained in a Building Agreement dated the day of the Society agrees to allow the above named occupant to occupy the premises, at Tupper Street, Lot #17, in the County of Cape Breton, Province of Nova Scotia, more particularly described in the Schedule marked "A" hereto attached.

DEFINITIONS

1. In this Agreement:

TERM

2. The term of this Agreement shall be for five (5) years commencing the 1st day of the month following occupancy.

PAYMENT

3. The Occupant shall pay any and all Mortgages and Loans obtained by the Occupant or by the Society on behalf of the Occupant for the construction of the premises, as directed by the Society in monthly installments during the term of this Agreement.

OCCUPANT'S COVENANTS

4. The Occupant covenants with the Society:

(a) To pay all Mortgages, taxes, loans, insurances, associated with the property hereinafter described in schedule "A" attached hereto.

(b) To use the premises as a single family residence and for no other purposes;

(c) To repair and keep in good repair the interior and exterior of the premises, including structural repairs and to keep the walks and other improvements in and about the premises in good order and repair;

(d) To permit the Society and its agents, to enter and view the premises, at reasonable hours, upon giving the occupant reasonable notice.

(e) To repair in accordance with requirements of a written notice given by the Society and upon failure to comply with the requirements of the written notice the Society, may make the repairs, the costs to be borne solely by the Occupant;

(f) To at all times comply with all lawful orders, directives and requests made by the municipal or other public authorities to carry out repairs and effect changes to the premises in order that they comply with local health, safety, fire, zoning, building and other requirements;

(g) Not to make any alterations in or on the premises or erect any new buildings thereon without the prior written approval of the Society to the plans and specifications and to make all such alterations and erections in conformity with such plans and specifications;

(h) Not to assign, sublet or part with the possession of the premises or any part thereof without first obtaining the written consent of the Society which consent may be arbitrarily refused by the Society in its sole discretion;

(i) To pay all rates and charges for public and other utilities and all realty taxes and betterment charges.

(j) To indemnify and save harmless the Society from any and all liabilities, damages, expenses, causes of action, suits, claims or judgments arising from injury to persons or damage to property on the premises by obtaining and keeping in force liability insurance.

(k) Not to do or permit to be done anything which may void or render voidable the policy or policies of insurance covering the premises;

(l) To keep the premises insured for loss and damage by fire in amount of at least $60,000.00 dollars, or replacement value whichever is greater, in the name of the Occupant and the Society.

(m) To give immediate notice of any fire to the Society;

(n) To keep the household's goods insured;

(o) To yield up peaceful possession of the premises to the Society including all improvements in good repair in the event of default of any of the terms of this Agreement by the Occupant upon 15 days written notice by the society or early termination of the term;

(p) Not to assign, convey or otherwise transfer any rights, title, interests, estate claim or demand under this agreement, or the option hereby granted and the execution of any such assignment, conveyance or transfer shall immediately terminate this Agreement and any rights or privileges hereby granted.

SOCIETY'S COVENANTS

5. The Society covenants with the Occupant as follows:

(a) To allow the occupant to reside in the premises so as the occupant complies with the terms of this agreement;

(b) To convey upon the completion of all terms of this Agreement and the expiry of five years from the date of occupancy a Warranty Deed for the premises on the written request of the Occupant;

DAMAGE:

6. It is hereby agreed that if during the term of this Agreement the dwelling is damaged by fire or the elements, both parties agree to cooperate with the insurance company to rebuild or repair subject to the approval of the Mortgage holder and the financial institute. In the event it is not possible to rebuild as a result of damage by fire or the elements then this agreement shall cease and become null and void at the option of the Society.

TITLE TO PROPERTY

7. In consideration of the mutual covenants by the Occupant and the Society herein contained the Society grants unto the Occupant the right to acquire sole Legal Title to the Premises as follows:

(i) Upon the expiry of the term of this Agreement and by having complied with all the terms and conditions of this Agreement.

(ii) The right shall be exercised by delivering written notice to the Society.

(iii) The Occupant shall have twenty (20) days from the

date of notice to search the title at his own expense, and if within that time he shall furnish the Society in writing with any valid objection to the title which the Society shall be unable or unwilling to remove and which the Occupant will not waive, the right and the acceptance thereof shall be null and void.

(iv) The Occupant is not to call for the production of any title deed, abstracts of title, surveys, proof of evidence of title by the Society not in the possession of the Society.

(v) The transaction shall be completed on or before the expiration of sixty (60) days from the date of the exercise of the option.

PROVIDED HOWEVER, nothing contained herein shall be construed so as to give to the Occupant the right to obtain title unless the Occupant is in actual possession of the premises under the terms of this Agreement unless waived by the Society in writing. The said right to obtain title is co-extensive with the said occupancy herewith created, and any default, lapse, surrender-up abandonment or other termination of this Agreement shall immediately and forthwith terminate the said right to acquire title.

8. Provided always and it is hereby agreed as follows:

ARREARS

If the Mortgage, or any Loan, obtained by the Occupant or by the Society on behalf of the Occupant or any part thereof shall be unpaid for thirty (30) days after becoming payable (whether formally demanded or not) or if any covenant on the Occupant's part shall not be performed or observed, or if the Occupant shall become bankrupt or enter into any composition with creditors or suffer any distress or cause an execution to be levied on his goods then it shall be lawful for the Society to give written notice to the Occupant to quit the premises fifteen (15) days from the date the written notice to quit is given and for the Society at any time thereafter to enter upon the premises and this Agreement and the option hereby granted shall immediately terminate without prejudicing to the right of action of the Society in respect to any breach of the Occupant's covenants herein contained;

NON-WAIVER

If the Society condones or overlooks any default, breach or non-observance by the Occupant of any covenant or provisions herein contained the Society shall not be deemed to have waived any of its rights in respect to any subsequent default, breach or non-observance nor shall its rights in respect of any subsequent default, breach or non-observance be defeated in any way;

NOTICE

9. In this Agreement where it is required that notice be given by one or either of the parties to the other, such notice shall be deemed sufficiently given if forwarded by certified mail addressed as follows:

To the Society at 52 Lingan Road, Sydney, N.S. B1N 2B5

To the Occupant at Tupper Street, Sydney, N.S.

10. It is agreed that every covenant, provision and agreement shall be to the benefit of and be binding upon the parties, and that where there is more than one Occupant all covenants herein contained shall be construed as being joint and several, and that when the context so requires or permits, the singular number shall be read as if the plural, and the masculine gender as if the feminine or neuter, as the case may be, were expressed.

11. The Parties further agree that the option herein granted confers no right of possession to the Occupant or his or her spouse and as such no interest is created in either the Occupant or his or her spouse to which the Matrimonial Property Act has application, the said Act having no application to the property of the Society.

12. All capital improvements made by the Occupant to the leased premises shall become the property of the Society and the Occupant has no right, title, claim, interest or demand either in law or in equity to such capital improvements so made except as expressly provided for in paragraph 7 of this Agreement on the Occupant's exercise of his option to purchase therein provided for, but not otherwise.

13. Until transfer of title of the property occupancy of the premises by the occupant shall be construed and deemed to be a tenancy-at-will, permitting the society to demand vacant possession immediately, on the breach of any provision of this Agreement, or any amendment thereto. In such event, the costs of eviction and/or the Society's Solicitors costs shall be taxed on a Solicitor-Client basis and shall constitute a debt due from the occupant to the Society.

14. The Occupant hereby acknowledge and accepts receipt of the Restrictive Covenants required by the City of Sydney and agrees to be bound by the same in any subsequent conveyance by the Society to the Occupant.

15. FIRST REFUSAL

The parties agree that if Occupant (hereinafter referred to as the ("selling party") shall receive a bona fide offer of purchase of the property described in Schedule "A" which the Occupant shall wish to accept, the Occupant will deliver to the Society notice thereof in writing giving full particulars of the said offer to purchase, such particulars to include:

(a) the name, address of the person or persons making the offer;

(b) the purchase price;

(c) the terms of sale, that is, whether for cash or credit and if credit, full particulars thereof;

(d) the date the purchase is to be finalized;

(e) all other terms and conditions of the said purchase;

(f) a copy of the said offer to purchase

and upon receiving notice of the offer to purchase, the Society shall have thirty (30) days within which to notify the Occupant that it has elected to purchase the said lands from the Occupant for the Occupant's interest upon the same terms and conditions as are contained in the said offer to purchase and at a purchase price of the offered price. Notice of such election may be delivered to the Occupant or may be mailed by certified mail at the address of the Occupant and shall be deemed to have been received on the second day following the mailing thereof and the closing shall take place thirty days after exercise of the right of first refusal.

TRANSFER BY OCCUPANT

16. In consideration of the mutual covenants by the Occupant and the Society herein contained the Occupant agrees to repay the following sums of money:

(a) The balance of any sum owing to the United Mission or to the United Church of Canada.

(b) The sum owing to the City of Sydney under the deed.

(c) Other sums of money received by the Society for the bennifit of the Occupant that were used to assist with the costs of construction of the premises and are still owing.

IN WITNESS WHEREOF the Parties hereto have affixed their seals and subscribed their names, the day and year first above appearing.

SIGNED, SEALED AND DELIVERED in the presence of:

_____

_____

THE WHITNEY PIER NON PROFIT HOUSING SOCIETY

Per: _____

Per: _____

_____
CLAUDELLE CORMIER

_____
JOHN MACDONALD

PROVINCE OF NOVA SCOTIA
COUNTY OF CAPE BRETON

On this day of May, 1991, before me the subscriber personally came and appeared, , a subscribing witness to the foregoing Instrument, who having been by me duly sworn, made oath and said that Claudelle Cormier and John MacDonald, two of the parties thereto, signed, sealed and delivered the same in h presence.

PROVINCE OF NOVA SCOTIA
COUNTY OF CAPE BRETON

I, , the solicitor for the Whitney Pier Non Profit Housing Society do hereby certify that the foregoing Indenture was signed, sealed and delivered by or on behalf of the Whitney Pier Non Profit Housing Society on the day of May, 1991.

A BARRISTER OF THE SUPREME
COURT OF NOVA SCOTIA